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THE FRONT PAGE

LESS than a month ago the voice of King George the Fifth was reaching into the homes of many millions of his subjects—and of the citizens of other friendly nations—in the Christmas broadcast which extended to every portion of his immense Empire and to much of the non-British world. It was a voice which suited well with the conception of the King which his hearers had formed from his well-known physical aspect—the voice of a simple, cultured, unassuming, even-tempered country gentleman, beginning to feel the burden of a long life of public service, more grateful than one would expect for the affection and devotion which that service had won him, and deeply anxious to do all that the monarch can do to maintain and strengthen the unity of his strangely diversified and far-flung Dominions.

We shall not hear that voice again. It seems likely that the first thought of millions on learning the news on Monday and Tuesday carried them back to the room in their own home where it was heard on Christmas Day; that their first feeling was that something had been lost out of their own domestic circle, something heart-warming, courage-giving, and precious. A second thought, we fancy, may often have been that it would be selfish to wish it otherwise; that the man who came as it were into their homes that day was an old and tired man, conscious that he would not much longer be able to face the round of duties that fall to the lot of the titular head of a vast Empire, realizing that while life remained he could not lay them down, and almost certainly hoping that rest was not too far away. The Empire has had King George at its head during the most crucial twenty-five years that the modern world has known. Thankfulness for that tremendous blessing, rather than regret that the period was not longer, is surely our indicated duty, together with the deepest sympathy for the much-loved Queen whose lifelong vocation has been the seconding of her husband's every effort in the service of his people.

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THE NEW KING-EMPEROR

TO THE man upon whose shoulders falls the burden which King George so ably carried, Canadians, more perhaps than the citizens of any other part of the Empire, should look with confidence for a wise and judicious reign. The Prince of Wales has long been, in a very real sense, one of ourselves. There are indeed good reasons for believing that he would rather be completely one of ourselves, a rancher in the loveliest part of the Province now governed by Mr. Aberhart, than be King, but his lively sense of duty will not permit. Little over forty years of age, he has lately acquired a notable seriousness which will now stand him in good stead, but which would have been a drawback at an earlier stage. For one who has all his life been in the direct line of succession to the throne, and might have been expected to be hedged about by a great deal of formality, he has been astonishingly successful in establishing easy and personal relationships with people of all sorts of position in all sorts of countries, and he probably ascends the throne with a wider knowledge of human nature than any of his predecessors of similar age since "Prince Hal." (Edward the Seventh it will be recalled was sixty before he came to the throne.)

The world is now well into an era in which class distinctions, while not likely to be completely abolished as the Leninists hope, will certainly have less than ever before to do with political power; and it is probable that the new King's faculty of highly democratic fraternization with all classes—a faculty which is clearly reflected in his voice and utterance, almost deliberately different from those of the old-style ruling-class Englishman—will prove one of his most valuable assets. The British Crown, owing to the wisdom of its recent wearers and to the sound political sense of the British people has survived in unimpaired and even heightened influence through an era of doctrinaire democracy which has toppled over most of the other thrones of Europe. We fancy that that same political sense and the wisdom of its new wearer will see it through the difficult era now in progress, one in which the perils to be avoided are the Scylla of a class or factional tyranny and the Charybdis of a weak and flabby pseudo-democratic government without real authority or real respect. A ruler who knows and understands every kind of British subject, but especially the British workingman, will have an immense advantage for this task.

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VERY DEFINITE HITLERISM

WE ARE not greatly alarmed about any results which might ensue from the establishment of social credit in Alberta, for we have no expectation that Mr. Aberhart and his government will ever establish social credit there. But we are considerably alarmed about some things which Mr. Aberhart is already establishing in Alberta, and which look to us exactly like the beginning of a very dangerous dictatorship. Mr. H. G. Scott was a magistrate of Calgary until three weeks ago. He had been a magistrate for nearly ten years. He is a Canadian citizen with a lively interest in international affairs, and makes occasional visits to Europe. His first-hand knowledge of European affairs causes him to be in much demand as a speaker before such bodies as the Boards of Trade and Canadian Clubs of the Western Provinces. In September he had leave of absence from his Calgary post, and visited Lithuania, where he was attached to the staff of the Chief of the Lithuanian Frontier Police during the historic



THE EMPIRE MOURNS ITS GRACIOUS RULER. King George the Fifth, whose death on Monday night brought to an end a reign of over a quarter of a century during which he won the unstinted affection and devotion of his people in all parts of the world.

Memel election. The Calgary Board of Trade, which is by the way one of the best audiences that we have ever had the privilege of addressing, naturally asked Mr. Scott to tell it something of his experiences, and he did so on December 8. On December 12 he received a letter from the Deputy Attorney-General of the Province, who stated that he was directed by the Acting President of the Executive Council of Alberta to inform Mr. Scott "that it is not considered advisable that, so long as you are a judicial officer under salary from the government of the Province, you should give public expression to the views referred to" in a newspaper report of this meeting, "nor that you should address public or semi-public gatherings in respect of matters of political significance such as the international situation in Europe, or the Far East, or the Italo-Ethiopian war, etc." Such expressions, the letter went on to say, might impair Mr. Scott's "usefulness and effectiveness as a magistrate."

Mr. Scott in a very courteous letter informed the Executive Council that he declined to comply with this injunction. The Deputy Attorney-General thereupon wrote to him that his immediate resignation was expected, and Mr. Scott resigned on January 4.

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ALBERTA PRESS RETICENT

THE idea that a judicial officer can be dismissed by the government under which he serves for discussing the Italo-Ethiopian war in public or semi-public may appear humorous at this distance, but it is not at all humorous in Alberta. It is unfortunate

that Mr. Aberhart can plead some sort of precedent as having been provided for him by the previous Government, which laid down the dictum that salaried officers of the provincial educational institutions should not engage in political controversy. We took exception to that dictum at the time, and expressed the view that it would be the beginning of worse things; but we frankly did not expect that it would be the beginning of anything so much worse as this. There is a radical difference between active participation in the political disputes of the Province itself, which is what the last Government (improperly we think) was endeavoring to suppress, and the mere discussion, for purposes of enlightenment, of "the international situation in Europe, or the Far East, or the Italo-Ethiopian war."

The Alberta press, we regret to note, although by no means sympathetic to Mr. Aberhart, has been extremely reticent in the matter of comment upon this extraordinary event. There is some reason to fear that it is afraid of Mr. Aberhart, and some reason also to think that it has reason to be so. We have already referred to his recent utterances about it, in the course of which he remarked that "the press is becoming a nuisance." Since then his party has acquired possession of the Calgary *Albertan*, an important though not overly successful daily. If the Government employs the same methods to secure advertising for this publication as it has already employed to secure support for some of its other enterprises, we foresee some very lively competition for the non-governmental newspapers of Alberta. We note that at the very moment when the Social Credit

(Continued on Page Three)

THE PASSING SHOW

BY HAL FRANK

OUR hilarious foreign correspondent cables that the London Naval Conference failed because everyone went around with a ship on his shoulder.

President Roosevelt to Seek Substitute for New Deal. Daily newspaper: "Something just as bad, eh?"

The Toronto *Globe* compared the Conservative Party to a skunk and then apologized. Another victory for sense of decency over sense of smell.

Mussolini's campaign to civilize the Ethiopians proceeds very slowly. The Ethiopians have not yet bombed Italian Red Cross Units.

Of course, Kipling was wrong when he described Canada as "Our Lady of the Snows," as many thousands of Canadians who go south for the winter will testify.

Italy shows poor sportsmanship in bombing Red Cross Units. Daily newspaper: "If marksmanship isn't so good, either."

A school has been started in London to teach women to buy clothes. Any time now we expect to hear of someone opening up a school to teach ducks to swim.

We would like to know whether economic conditions are really permanently improving or whether business is just celebrating Old Boom Week.

A publicist says that the world is gradually growing into one big family. It certainly fights like one.

Strange, that Italy hasn't sent Great Britain a note of protest over the little rains.

The average American family pays an annual crime bill of \$240. Well, they seem to be getting their money's worth.

Esther says she guesses she'll have to take up skiing. It's apparently the only thing she can do, she says, in order to wear the costume.

RUDYARD KIPLING

BY B. K. SANDWELL

RUDYARD KIPLING, like most creative artists whose life is prolonged beyond the ordinary span, lived to experience a considerable reaction from the popular enthusiasm which greeted his work at the height of his career. It is always difficult to form an impartial opinion of the artistic or philosophical merits of one who has exercised a great influence upon the thought of one's own period; one is likely either to submit to that influence with too great facility or to resist it with too great resentment.

The title "Bard of Empire" gave Kipling some undue prestige when the Empire was looked upon as a mechanism for saving the world by policing it, and has brought him some equally unjustified attacks since that concept began to disappear. He has been accused of ministering to racial conceit, of promoting among the British peoples a proud and contemptuous attitude towards certain other races, commonly designated in the words of his "Recessional" as the "lesser breeds without the Law."

IT IS true that Kipling placed a tremendous value upon a certain combination of qualities, namely that of courage and discipline, a combination which is seen at its best in fighting whether against human enemies or against hostile elements such as a stormy sea, an epidemic of disease, a flood and the like. But he did not regard these as merely inherited racial qualities. He was perfectly aware that this combination of courage and discipline requires constant and watchful effort on the part of the leaders or rulers of a people if it is to be maintained in them; it is not a mere product of nature. This is why he was constantly warning the British peoples against the perils of a flabby and undisciplined democracy, of a pre-occupation with the effort to make life easy and comfortable for everybody, of a departure from the old-time "school of hard knocks" training of the days when England was establishing her greatness.

Kipling knew perfectly that courage and discipline are not the special property of any one nation or color or racial type. In scores of his stories and verses he pays tribute to these very qualities as found in a Gipsy Din or some other character with a black skin and a heathen creed. And he knew also that if at times these qualities seem to be lacking in a particular racial type, it is because of some fault in its recent economic or political history. Slavery, for example, does not tend to the production of courage, nor of the kind of discipline that Kipling admires—and neither perhaps does an excessive freedom that has been bought too cheaply and has not had to be defended.

IF KIPLING'S interest in these particular qualities of courage and discipline seems at times a little too exclusive, if he seems to attach little or no value to the aesthetic and intellectual sides of human achievement, it is perhaps because his formative years were spent in a frontier territory of the Empire, a land where the clash of arms was not, as in England and Eastern North America between 1870 and 1914, a rare and far-off sound, but a pretty close and constant one. And as a matter of fact there is seldom any contempt for the merely unwarlike in his writings. It is the unwarlike who do not know that they are unwarlike, the "boastful cowards" who by their vanity and provocations get themselves and others into trouble, that are the objects of his scorn. He is very tender to those races whom economic circumstances or oppression have kept in a relatively childish condition. You will not find him poking fun at the American Negro, and there can have been few international *cantates* more cordial than that described in "The Mother-Lodge," with whose brethren it was:

"Outside: 'Sergeant! Sir! Salute! Salamu!'
Inside: 'Brother! and it doesn't do no 'arm,'
and which consisted of five men with English or Scottish names and

Bola Nath, accountant.
An' Saul, the Aden Jew.
An' Din Mohammed, draughtsman.
Of the Survey Office too.
There was Babu Chuckerbarty,
And Amir Singh the Sikh,
An' Castro from the fittin' sheds,
The Roman Catholic."

and each man talked of the God he knew the best.

THAT Mother-Lodge was a type of something that we need in this Canada of ours, a land of almost as many races and castes and religions as India, and a land in which there is more hope of bringing about a goodly measure of unity. If we Canadians will read our Kipling correctly, there is no danger of his leading us very far astray from a sound political ethic. Courage and discipline will be no less needed in the world of 1936 than in that of 1900.

It was Kipling who informed us, as far back as the early nineties, that there is neither East nor West "When two strong men stand face to face, though they come from the end of the earth." In ballad poetry, strength is more likely to refer to skill in the use of fists and weapons than to mental qualities. There are more subtle and more spiritual forms of strength, of which a poet of less popular appeal might have made more use. But Kipling had no lack of appreciation of these forms, he merely found them less suited to the requirements of his muse. In an era in which mere abstinence from fighting comes to be regarded as the highest of national virtues, his fighting heroes are naturally under a cloud, but we doubt if the judgement of such an era has much permanent validity.

MODERN INDUSTRIAL LONDON. The era of unsightly, gloomy and ill-ventilated factories seems to be over. Typical of the new industrial structures which are rising in and about London are the buildings reproduced on this page. Left, the Hooper coachbuilding factory at Park Royal "which refreshes the eye with its color scheme of cream relieved with blue", and on the left in the same picture, the factory of the United Dairies. Right, a general view of modern factories along the Great West Road.



GREAT BRITAIN'S NEW FOREIGN MINISTER

BY J. A. STEVENSON

THE vicissitudes of politics have at last given that rising hope of the British Conservative party, the Rt. Hon. Anthony Eden, his real chance, and at the youthful age of thirty-eight he has been appointed Foreign Minister of Great Britain. It is an office usually reserved for older statesmen, and only one previous occupant, Lord Granville, was younger when he was given charge of it in 1851. It remains to be seen whether Mr. Eden will prove a second Canning or Salisbury, but he has at least a background and lineage appropriate to a Conservative Foreign Minister. It was as long ago as 1413 that the Eden family first took root in the County of Durham by acquiring at Preston-on-Tees lands which are still in their possession. For their devotion to the Royalist cause in the Civil War the head of the family got a baronetcy from Charles II, and another baronetcy, bestowed on one of the family, Sir Robert Eden, who was governor of Maryland, was at a later date merged with it.

In due course the title descended towards the close of last century to Sir William Eden, a politician of very independent views, a famous sportsman and a great connoisseur of art, who was one of the real characters of his generation and was the hero of a famous lawsuit with Whistler the painter. To him there were born four sons and one daughter, and the new Foreign Secretary, christened Robert Anthony, was his third son, born on June 12, 1897. He was a boy at Eton College when the war broke out, and taking a commission as soon as he was of military age in the King's Royal Rifle Corps, he served, first with it and later as a staff officer, with distinction till the end of the war.

EMERGING unscathed with a D.S.O., he had to remain to continue in the army and resigned his commission at once to resume his interrupted education. He went up to Christ Church at Oxford, and there he applied himself with such diligence to acquiring the education, polish and self-discipline which are considered indispensable to well-born Englishmen with political ambitions. He specialized in the languages of the Orient, using his vacations to travel in the East and acquire a mastery of Persian and Arabic, and he wound up his Oxford career by securing the rare distinction of a First Class in Oriental languages.

As younger son he had not much money, but soon after leaving Oxford he earned this disability in 1923 by marrying Miss Helen Beckett, a daughter of the Hon. Sir George Beckett, M.P. The Becketts are a rich banking family in Yorkshire, and they are also proprietors of the *Yorkshire Post*, one of the best of the British provincial papers. So as a preliminary to a political career Sir George's young son-in-law was given a job on the paper and got some valuable experience as a newspaper man. In 1925 he was sent to represent the *Post* at the Imperial Press Conference held in Australia that year, and he thus managed to see something of the British Commonwealth. But a political career was his real goal and he made a start at it by contesting unsuccessfully a Labor stronghold in his native county at the general election of 1923. Having thus won his spurs he was given a safe Conservative seat, Warwick and Leamington, a few months later and took his place as a backbencher in the House of Commons in March 1923.

HIS reputation as an able young man had preceded him, and Sir Austen Chamberlain, who was then Foreign Secretary, picked him out to be his parliamentary private secretary. Such a post carries no salary but is a much coveted form of apprenticeship for higher things. Mr. Eden made a first-class private secretary; he did all the minor chores for his chief, prepared answers to confounding troublesome interrogators in the House of Commons, drafted despatches and was a general handyman. In return he got magnificent experience in the trade of diplomacy, and in the role of Sir Austen's adjutant was present at the Locarno and other conferences. He thereby got an invaluable insight into the tangled skeins of European politics and a great deal of practical experience in the trade of diplomacy.

When his party went into opposition in 1929 he proved himself a very useful debater and, specializing in foreign affairs, he came to be regarded as one of their chief authorities upon this subject. So when the Conservatives came back to power in 1931 he was brought into the sacred ministerial circle and appointed Under-Secretary for Foreign Affairs with Sir John Simon as his chief. Few Foreign Secretaries have had such an unfortunate record in their office

as Sir John and his prestige swiftly waned as one diplomatic failure followed another with calamitous consequences, as in the case of the pusillanimous surrender to Japan about Manchukuo. By common consent Sir John is a great lawyer and a politician of wide experience and high capacity, but he is cold and aloof in his manner and endowed with a strong vein of intellectual arrogance; moreover he possessed as an inheritance from his long career at the Bar a disability, fatal to success in diplomacy, namely the lawyer's ingrained desire to score off an opponent. The triumphs of diplomacy are usually won by skilful compromise, and people who feel that they have been scored off are apt to stand firm on their claims and reject proposals for compromise.

BUT Mr. Eden luckily had many of the qualities which Sir John lacked; he was affable, courteous, and a good mixer, he could talk to many foreign statesmen in their own tongues, and he was always willing and able to see the other party's viewpoint and give it fair consideration. He took to traveling

far and wide over Europe in order to discover what personal contacts could achieve for the solution of thorny problems, and he soon had an imposing tally of diplomatic successes to his credit. To his skill and tact, for instance, was attributed the peaceful settlement of the fracas which developed in Southeastern Europe after the murder of King Alexander of Yugoslavia, and he accomplished the remarkable dual feat of managing to get on well with Hitler and his entourage in Berlin and to gain the good graces of Stalin and his associates at Moscow. So valuable were his services that in 1932 he was rewarded with full Cabinet rank and given the sinecure post of Lord Privy Seal, which left him free to continue devoting his energies to foreign affairs.

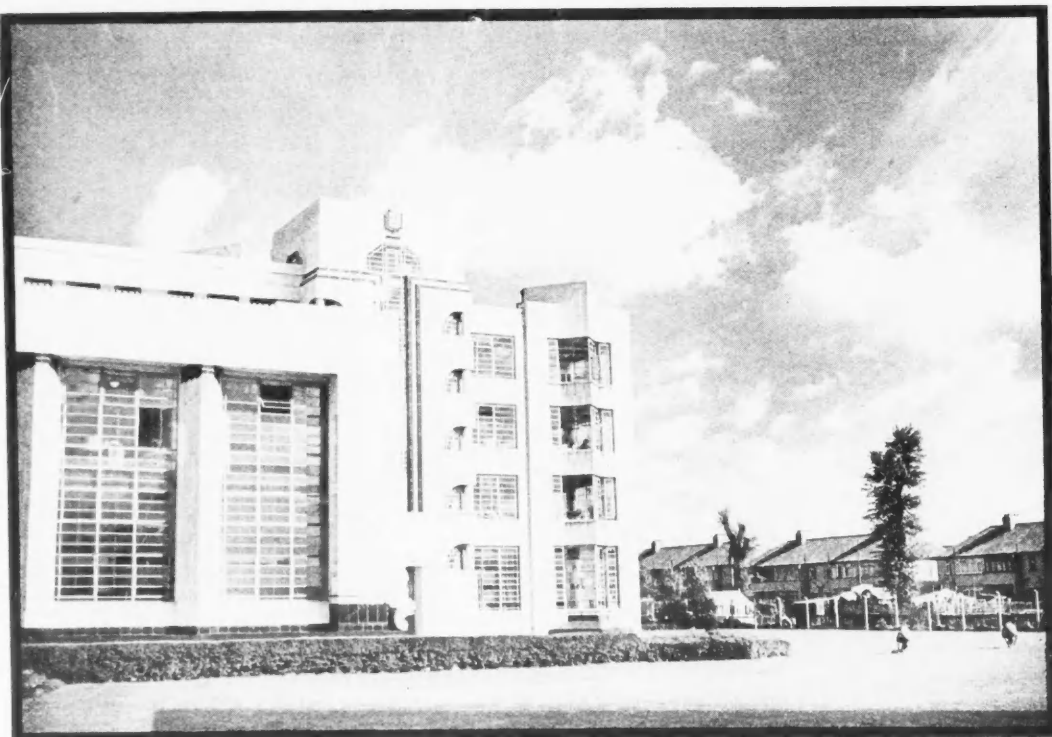
When Mr. Baldwin, on taking over the Premiership from Ramsay MacDonald last summer, reorganized his Cabinet and decided to remove Sir John Simon from the Foreign Office, there was a widespread popular demand, which had the backing of the younger Tories, that Mr. Eden should be given the vacant post. But Sir Samuel Hoare, who ranked

much senior to him in the party hierarchy, successfully asserted his claims to what is after the Chancellorship of the Exchequer the most important portfolio. However it was decided that the variegated complications of international affairs demanded the energies of two Ministers, and so Mr. Eden was retained in the Cabinet without portfolio and given charge of relations with the League of Nations.

GRAVE doubts were immediately expressed as to whether this plan of diarchy in foreign affairs would work well, and events proved these forebodings to be correct. Mr. Eden busied himself assiduously with League matters and was in constant attendance at Geneva. A firm believer in the League of Nations and the system of collective security which it is trying to maintain, he became, as soon as the Italo-Ethiopian imbroglio came to a crisis, very active with plans and negotiations to frustrate the designs of Mussolini upon Ethiopia. Il Duce soon recognized Mr. Eden as one of his most formidable opponents, and it is an open secret that he now entertains an intense dislike of him. By the end of last November Mr. Eden seemed in a fair way to get the net of economic and financial sanctions wound tightly round Italy when the strange secret bargain which Sir Samuel Hoare and Premier Laval framed at Paris and offered to Mussolini was disclosed to an astonished world. Luckily for himself Mr. Eden had neither art nor part in it, and when the storm broke in Britain about it he could plead "Not Guilty." Apparently he was just as dumbfounded as the British public, and it is now generally believed that, aghast at the obvious betrayal of the League, to which he himself had time and oft avowed devotion, he threatened to resign from the Cabinet and only stayed in it on condition that the Hoare-Laval deal was immediately repudiated.

SO WHEN the hapless Sir Samuel Hoare had to walk the plank and a new Foreign Minister had to be found without delay, the obvious choice was Mr. Eden, as he was not tainted by the scandalous bargain and he had given practical proof of his genuine zeal for the League. So at the age of thirty-eight he was given the reins of British foreign policy, and no member of the British Cabinet carries heavier responsibilities upon his shoulders. A real test time lies ahead for him, but he is now no novice at the game of diplomacy and he starts with the great asset of commanding the loyal respect of his subordinates in the British diplomatic service and the confidence of numerous European statesmen. He is credited with a remarkable nose for what is really important and what is inconsequential, and he has never been afraid to assume responsibility and make quick decisions when they are necessary. He has always been counted a member of the progressive wing of the Conservative party, but he has in a large measure steered clear of domestic controversies and his ruling passion has been for the achievement of a settled peace for Europe. While he dislikes professional pacifists, he is the antithesis of a militarist, and cannot bring himself to regard soldiers as anything else than servants of the state who protect its citizens from death and the destruction of their property just as policemen protect them from burglaries and firemen from fires. They have their uses but they must not be allowed to dictate national policy. Eden does not want to see any more wars in Europe or anywhere else, but he does not conceive of peace as an ideal which is bound necessarily to prevail without strenuous work on the part of its advocates. So the pursuit of peace and international stability has occupied all his energies in recent years and will continue to engage them.

HE HAS chosen to lead such laborious days that his health was recently undermined by them to a serious degree, although it was open to him to follow the leisured pursuits of an English country gentleman. He is the very reverse of an intellectual prig, for he is fond of country sports and is a good tennis player. He is widely read in the latest English and French literature and he is a famous connoisseur of food and wine, while in Paris he has the reputation of being the best-dressed Englishman who visits that city. In short he is the possessor of a well balanced personality and of a combination of qualities which seem an ideal equipment for a Foreign Minister; but Lord Granville who had the same background and qualities never made his mark as a great Minister.



MODERN INDUSTRIAL LONDON. Upper, the Hoover factory on Western Avenue near Perivale, Middlesex. Lower, a view of the Maclean factory.

THE FRONT PAGE

(Continued from Page One)

party was acquiring a newspaper, the Social Credit Government, which controls all the outlets for alcoholic beverages in the Province and can exert an enormous influence upon liquor advertising, suddenly reversed its policy and decided not to prohibit such advertising within its jurisdiction.

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NON-SUPREME SUPREME COURT

THE practice of employing the Supreme Court of Canada as an adviser to the Canadian Government on the constitutionality of projected legislation, or of legislation which has been enacted but not put in force, seems to place that court in a somewhat embarrassing position. It is not at present the final authority on the question of constitutionality when that question arises in a concrete case; and if it declares that a given piece of legislation is constitutional, and if that legislation is adopted and enforced by the Dominion Parliament, there remains the possibility that a private litigant, taking a case to the Judicial Committee of the Privy Council, may secure a decision which in effect declares that the Supreme Court gave the Government bad advice. Since this situation is not likely to arise in the event of the Supreme Court's declaring that the proposed legislation is not constitutional, it is just conceivable that a natural sense of caution might lead the members of the Court to make a slightly greater effort to find reasons for advising against the legislation. Or an even more natural proceeding would be for the Court to couch its opinion in such guarded language that the legislature will have difficulty in knowing what the jurists really think it ought to do—an easy trick when one considers the extraordinarily complicated and far-reaching nature of the legislative acts upon which the Court is asked to pass.

The Supreme Court, like other judicial bodies, it is well known, is not fond of being asked to render these general verdicts upon large pieces of legislation without having any specific case before it for judgment. It is much easier to give an opinion, and that opinion is much more likely to be satisfactory, when the legislation is actually in force and produces a specific dispute which can be argued before the judges. But waiting for a dispute which can be argued before the judges is likely to involve a long period of uncertainty; and now that legislation tends to have such a tremendous effect upon the whole process of the nation's economic life, it is

these clauses has been set forth in detail in our columns by Professor Corbett of McGill University, and we should like to know whether the *Gazette* has ever obtained an opinion from an equally eminent legal authority to substantiate its denial that there is any curtailment of rights and privileges.

The *Gazette* further argues that the popular vote which put the present Government in office cannot be construed as being favorable to repeal, because it "was definitely anti-radical." This rather gives away the true state of the *Gazette's* mind; it is not sedition that the *Gazette* relies upon Section 98 to suppress; it is radicalism. It seems strange that not only the Liberal platform but the platforms of every other party except the Conservatives contained a demand for repeal. Between them these parties totalled up a very heavy majority of the electors of Canada, some of them radicals and some decidedly not so, but all of them maintaining that Section 98 is contrary to British liberty. We presume that the Senate will do the bidding of the minority and veto repeal, and we regret this both because we favor repeal and because we very strongly favor the continuance of the Senate.

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CONSTITUTIONAL AMENDMENTS

THE Montreal *Star* is trying to reassure the alarmed majority in the Province in which it is published, by declaring that there is no intention on the part of anybody to remove from the British Parliament the task of enacting future changes in the Canadian Constitution; that all that is proposed is to devise a procedure under which Canadians may determine what amendments they desire and may so advise the British Parliament. We do not so understand the state of opinion in the other Provinces. We believe that the majority of Canadians in these Provinces desire that Canada alone, without reference to any external authority, should have the same power as is possessed by the other self-governing dominions, of effecting whatever amendments it desires in its own constitution, subject always to certain reservations regarding the rights of minorities, about whose necessity there is general agreement, but about whose extent there might still be a good deal of dispute.

The Montreal *Star* appears to be interested only in the adoption of certain particular amendments now contemplated, for the increasing of the economic powers of the federal authorities. Nevertheless it has evolved a formula which it considers should afford a sufficient safeguard for even the most timorous of Provinces, a formula which reads: "No amendment that changes the status of any Province against the will of that Province." We are frank to state that this formula seems to us entirely unsatisfactory. The word "status" is exceedingly vague, is capable of bearing a very extensive significance, and if regarded as part of a compact would have to be allowed to bear the fullest significance that could be attached to it. So interpreted, it would bar practically all of the amendments to which the *Star* is sympathetic, for all of them will change the status of the Provinces in regard to important matters in the economic sphere of action. Nor is the economic sphere entirely a self-contained one. It impinges upon other spheres on all sides, including those of religion and education.

With the actual text of a proposed amendment before it, accompanied by the appropriate safeguards, the Quebec majority might quite possibly be persuaded of its desirability; but it is evidently



AT THE TIME OF THE SILVER JUBILEE. King George and Queen Mary arriving at Temple Bar on their way to the Thanksgiving Service.

genuinely alarmed by the vague talk of the necessity for a general strengthening of the powers of the Federal Government for the regimentation of industry—talk which, it must be remembered, proceeds mainly from the more socialistically inclined of our population.

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VELOCITY OF DEPOSITS

THE proceedings of the Annual Meetings of the Canadian banks will attract a good deal more of public interest than they used to, if the presidents and general managers continue in their new practice of discussing the mysteries of banking in language addressed less to the experienced shareholder than to the lay outsider. Mr. S. H. Logan at the Bank of Commerce meeting which was reported in last week's issue gave a remarkably lucid account of the whole banking process, and revealed one statistic which we have not seen before, and which sheds an immense amount of light upon the monetary situation. This is a statistic obtained from the bank's branches at clearing house points, showing the velocity of savings bank deposits. In 1928 it was two and three-quarter times per annum; in 1929 it was more than three times per annum, but in 1934 it fell to about one and five-eighths times, or a reduction of almost one-half. This statistic contains practically the whole explanation of the depression. There is plenty of bank money, to use Mr. Logan's term, but its owners are not investing it in new capital goods.

No bank system and no group of banks can compel money to circulate more rapidly than its owners desire it to. The unwillingness of the owners of saved money to invest it in new capital goods is

not the fault of the banks. During the period of declining prices it was the fault of the price-level—which in itself was largely influenced by the unwise policies of powerful governments. At the present time, with the price decline at an end, it is the result of lack of confidence in the expected policies of governments in the future. There is no lack of need for capital goods in Canada. Our standard of equipment is far short of what it might be in view of our population and resources. What we need above all else, as Sir John Aird noted at the same meeting, is confidence in the ability of capital investment to obtain its proper reward; and government policies have more to do with this confidence than anything else.

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THE LATE D. J. GOGGIN

PROVOST COSGRAVE of Trinity College made eloquent reference on Sunday to the services rendered to that institution by the late Dr. David J. Goggin during the years in which he was Chairman of Convocation; and many friends of true education all over Canada must recall the fight which Dr. Goggin then made to encourage unhampered discussion among the entire student body of the University. "There is something fundamentally wrong," he once said, "with a university that is not a hotbed of ideas. It means that it is not celebrating, and that, after all, is its primary function."

This was the concept of education to which Dr. Goggin devoted practically his entire lifetime. Superintendent of the school system of the North-West Territories before the establishment of the Provinces, an early head of the Normal Schools of Manitoba, and for many years a most influential authority on textbooks and curricula, he was one of the company of inspired teachers who helped to form the outlook of successive generations in Canada both before and after the turn of the century, to impart to them some portion of their own philosophy and learning, and to inspire in them an abiding faith in the benefits of a liberal education. He had an uncanny faculty for detecting outstanding ability in youngsters long before the I.Q. was ever invented. Although he was in his eighty-seventh year when he died, and had not been directly connected with educational work for a long time, his passing has been felt as a personal loss by many hundreds of men and women all over Canada whose lives he had touched and guided to a more definite and satisfying purpose.

Born on a farm in Cayton Township, Ontario, in 1849, he belonged to the generation that saw the external world made over within its lifetime. He observed and understood the change from the home economy of his boyhood to the mechanized, industrialized economy of his old age; but he never doubted the ability of the rising generations to adapt themselves to the changed world and to keep alive in it the wisdom inherited from earlier ages and passed on by the educational process.

2 2 2

VOICE FROM VIRGINIA

A CORRESPONDENT of the *Spectator*, A. G. Bradley (who incidentally is the author of two well-known books on Canada), writes to that weekly to describe the elections in the State of Virginia in 1881 in which the question of repudiation of a large part of the State debt was a major issue. He was at the time, at 31 years of age, a landowner and taxpayer in Virginia.

"All the larger taxpayers, odd as it may sound, voted for an honest settlement of the debt. The 'Readjusters,' as the other party called themselves, consisted almost entirely of the negroes, poor whites, and a fraction of interested politicians led by an Irishman—Mahone—a railwayman. All my friends and acquaintances were for a debt payment. There was great excitement over the election. To explain why the practically non-taxpaying part of the community voted for repudiation and the taxpayers against it would take up too much space and be, of course, useless to your readers, save that it was a feeling of honor that actuated the one class, while the others, mainly illiterate, were the tools of unscrupulous politicians. Virginia was very poor after the Civil War."

It is unfortunate that "cancellation of contracts" which of course is entirely different from "repudiation" except that it happens to have the same financial effect and the same ethical character—was not a declared issue in the 1934 Ontario campaign, or some budding Bradley of this Province might write of it in very similar terms in 1984. If it had been an issue, the electors would no doubt have divided upon it much as they did in Virginia.

ON A THREAT OF WAR

BY RALPH GUSTAFSON

THIS straight despair that slips its steel
Within our pliant hearts ignores
Our eager love, this urge of youth
These have no part with steel
Forged with the grin of death,
Or splintered shell that goes
Raw flesh insistent with the rush
Of love, the lust, the crush
Of life that stifles breath.

What protest can our youth provide?
Can God within our hearts repel
Exploded slag within the brain;
Resurgent spring provide,
In far-September grain,
Denial to a shell;
Can rigid love ennobling life
Protest a gas spewed rife
That festers flesh to blain?

"If ye break faith with us who die,
We shall not sleep." O ye who swore,
Keep faith. Awake, ye scorns!
Ye youth who rotting lie
In fields of yester-years,
Ye dead, protest once more.
Our youth is strengthless yet.
See! These men forget,
Ye youth of broken years!"

obviously desirable to avoid that period of uncertainty whenever it can be done. We have an object lesson of the results of enacting dubious legislation without consulting the courts as to their views concerning it, in the lamentable bewilderment which has been created in the United States by a long succession of enactments which have been enforced for months and even years only to be knocked on the head as soon as they reached the final judicial authority.

2 2 2

LABOR AND SEDITION

THE Montreal *Gazette*, usually distinguished for the accuracy and impartiality of its editorial columns, has not added to its reputation by its comment this week on the proposed repeal of Section 98. It says that the House of Commons has on several occasions "attempted to repeal" this Section, "not because public opinion has asked for such action, but because organized labor has pressed one government after another to relax the law in favor of the seditionist." We can safely leave it to organized labor to put the *Gazette* right upon this point. We have ourselves at various times, in common with a good many other Canadians, had occasion to take issue with some of the policies of organized labor in Canada, but it has always been merely because we have believed them to be economically unwise or else unjust to other interests—defects which we have found distressingly prevalent among the policies of many other organized sections of the population. But we have never found reason to accuse organized labor of being favorable to sedition, and we believe that there is no class in the country more strongly opposed than it is to the particular kind of sedition—the Communistic variety—which the *Gazette* has in mind.

The *Gazette* further states that "The rights of no law-abiding citizen are affected in any way nor are the reasonable privileges of the citizen curtailed by the Section." This is a favorite assertion of newspapers attached to the party which was responsible for the enactment of the measure and has been responsible, through its control of the Senate, for the prevention of its repeal. It is absolutely contrary to the facts, and we do not think the *Gazette* has made any critical examination of the text of those portions of the Section which are objected to by the friends of free discussion and a free press. The purport of

THE POOR RICH MAN

BY P. W. LUCE

INCOME tax statistics from the United States reveal an alarming state of affairs. The shrinkage in the upper brackets has reached an all-time low since big fortunes became highly popular as a source of government revenue. The poor rich man is almost on the dole.

Would you believe that only one man has an income of more than \$5,000,000?

Do you know that the number of million-dollar incomes was reduced by one-third in the past twelve months, and that out of a total population of 140,000,000, more or less, only thirty-two individuals remain who have \$19,231 a week to spend as they please?

Of the 513 million-dollar incomes of 1929, 491 have been ploughed under in the past six years. What has happened to the capitalist crop was worse, far worse, than what happened to cotton, hops, potatoes, beef, wheat, prunes, or any other commodity sternly controlled by the iron hand of the government under the late unlamented NRA. A few more casualties, and the species *Mida-Croesus* would have become extinct!

Little does the average man, basking in the security of a \$30-a-week salary, realize what it means to have an annual income slashed to a beggarly \$999,999.99, or even less. With his limited experience how can he visualize the humiliating descent from comparative affluence to the stark necessity of counting every hundred dollars before spending it, the scrimpings and savings and makeshifts which a depleted bank account forces upon the unfortunate erstwhile rich man.

THE poor fellow is faced, if not exactly with destitution, at least with a radical downward revision of his standard of living. His personal expenses must be cut to the bone. His home budget must be scientifically allocated on a cheese-paring scale. His resources must be husbanded until it hurts. Somehow he must save a few thousands here and a few thousands there, denying himself many of the social pleasures and not a few of the ordinary necessities of a well-planned life, as he had hitherto understood it.

His style is hopelessly cramped as a result of this unsuperable financial handicap, but he must grit his teeth and re-orient himself in a new world barren of luxury, where he feels the horrid spectre of poverty peering over his shoulder every time he signs a four-figure cheque for something he could do without, at a pinch.

Concretely put, it means that without a million dollars a year a man must make the same yacht for for three or four seasons, can not possibly import more than two limousines in the spring, must limit his membership to nine or ten of the best clubs, and

reduce his house entourage to four butlers, eight footmen, five cooks, one dog man, six gardeners, and thirty-three other servants of unimpeachable character who remain loyal after their wages have been cut to a figure more in keeping with the changed conditions of hard times.

He is under the painful necessity of reducing his son's allowance at college to a trifling \$500 a week, with an additional \$10,000 or so a year to take care of extra-mural escapades, and his debutante daughter will have to be presented at a coming-out party costing a beggarly \$75,000, not including dresses, refreshments, decorations, music, presents, and breakages sustained after the punch bowl has been emptied too often by those who find difficulty in keeping their alcoholic impulses under control when excited.

MUCH against the grain, the ex-plutocrat can now buy Old Masters only if they are real bargains. Two trips to Europe in a royal suite are all he can afford. He feels justified in backing horses only when he has a sure tip on the winner, and he must run the risk of divorce on the grounds of extreme cruelty when he shouts "No!" to his good wife's request for a fifth diamond necklace in one season.

Haggling over the price of orchids, rare wines, first editions, and Oriental carpets may give him a reputation for parsimony which he does not deserve, when it is considered that he will spend only four months in Florida, six weeks at his hunting lodge in New Brunswick, and perhaps a month in California at some cheap \$50 a day hotel where he has to share the elevator with other guests and is charged extra for installing a ticker in his bedroom.

Other and more personal restrictions are indicated. There will be poker with a hundred dollar limit for openers, cigars with monogram in gold instead of platinum, business suits to be ordered from some tailor not located in Bond Street, travel by private car instead of in special train, the hiring of a private secretary for her brains instead of her pulchritude, and, most difficult of all, reducing the tip to the hat girl from a dollar to two-bits.

For a little while after they have shipped from their golden pinnacles, multi-millionaires may try to keep up appearances, but the period of transition is short. Inevitably their inadequate incomes compel them to weigh carefully every gift-edge security, treasure every five per cent. bond, guard every interest-bearing stock and share, get the utmost value out of every thousand dollar bill, and try hard to put something by for a rainy day.

Out of your sympathetic understanding, good people, spare a kindly thought for these sorely tried folk. I, who am myself now in the less-than-a-million-a-year class, ask it of you as a personal favor.


BY ROBERT CAYGEON

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THE FILM PARADE

MARY LOWREY ROSS

REVIEWER'S CHOICE

REVIEWERS If they are conscientious are sometimes seriously oppressed by the notion that they are sent out to look at movies. They see so many—between a hundred and fifty and two hundred in a year—that they are bound to get jaded and skeptical and to form the habit of checking the action, estimating it on the basis of time consumed rather than of emotion experienced. It might be a good idea, in fact, if the editors once in a while would send out the old lady who scrubs out the office on the week's movie beat, and have her bring back a fresh account of the beautiful things that happen on the screen.

There are so many beautiful things happening in "The Magnificent Obsession." First, there is a famous brain surgeon, an ornament of the profession, who removes brain tumors from the rich and gives all the money to the poor, so that when he dies, his lovely daughter (Betty Furness) and his beautiful wife (Irene Dunne) are left penniless. Then there is the fact that Miss Furness and Miss Dunne, though practically beggars, can still afford butlers, airlock cars, imported frocks and personality hair-cuts. Presently Robert Taylor comes into the picture, a handsome scamp who has never had a more sobering experience than a brain-tumor in his life, and whose irresponsibility is the indirect cause of the great doctor's death, and right away he falls in love with the beautiful widow, at the same time stumbling on a great spiritual truth which is that if you give someone a twenty dollar bill, adding it to his own, and feeling the whole thing a good secret between yourself and the beneficiary, something beautiful is bound to happen to you. After that Miss Dunne falls in love with a man, Mr. Taylor's old acquaintance, and loses her virginity, and there is a picture of her in a lovely but, heart-breaking, little in a park. Then everyone goes to Paris and the beautiful experience. There Mr. Taylor, how thoroughly subdued, begins to be a great doctor (and away a brain specialist and the winner of the Nobel prize). And in the end you may be sure he is called on to operate on the woman he loves, giving a brain tumor and she receives not only her wealth and her love but her respect as well. For in the end she has never been and neither does the spirit of the movie.

The body of my picture, the sort of mass, material, woman who hardly ever gets to the movies on account of the children, is light throughout. "The Magnificent Obsession" strikes her and she is up to her eyes in the story parts, and protecting her, she is blowing her nose and sobbing right out loud in the final big operating scene. She was obviously the ideal candidate type for the makers of "The Magnificent Obsession" had it mind, and she should have been the one to receive the picture, she and not anyone else. Certainly not Miss A. who was up on my left and who sat through it with a show, that deepened to sheer bewilderment towards the end.

Then I certainly should have liked "Sylvia Scarlett." Katharine Hepburn is the star and George Cukor directed it. It is a novel by Compton Mackenzie. The Hepburn quality and charm were much in evidence, there was a great deal of pretty fantasy, pretty countryside and pretty acting on the part of both Miss Hepburn and

Brian Aherne. Yet in spite of George Cukor, the picture seemed to have the quality—of lack of quality—of English movies in the pre-Korda era. The story wandered, the countryside went misty, the action at times became confused and vague, the fantasy turned fancy. The only real surprise of the picture was Cary Grant, who usually plays handsome male mannequin parts and who in "Sylvia Scarlett" gives a good, sturdy comedy performance as a cockney mountebank. Katharine Hepburn herself, who can be so beautifully straightforward and alive, seemed most of the time tricky, antic, and, worst of all, arch. The whole thing seemed a little flimsy and full of a flutter with charm, especially in the love scenes.

"Rendezvous," however, starring William Powell and Rosalind Russell, is one of the expertly managed pictures that doesn't leave even a reviewer a chance to be querulous. It is perfectly affable even in its most menacing moments and it has plenty of comedy which strikes strictly to the point. There is a good deal of laboratory work in encoding and decoding—it's a spy picture—but it is managed so competently that it assists rather than complicates the plot. William Powell, as Washington's ace decoder, is smooth and lively in his best manner, and Rosalind Russell, in a part inspired by memories of Grace Allen, is as funny as it is possible for a beautiful girl to be. Altogether it's the sort of picture to make reviewers forget their jobs, forget time, and become simple-hearted movie-fans.

MUSIC

BY CHRISTOPHER WOOD

AN increasing number of singers, nowadays, are giving recitals in which every song chosen is a genuine work of art. There is a pleasant quality in these recitals of the basic kind of Italian aria, and comeliness on the part of both male and female singers is passing rapidly into oblivion. And on the part of female singers one notices a more comfortable and easy stance is becoming extant. Less and less frequently are the hands clasped, as though in agony, forcing upward some intolerable—and fortunately invisible—weight which presses down on the top notes, and has to be held up above the level of the chin to permit of their attainment.

Muriel Cope was delightfully free of any of these unfortunate and artificial mannerisms in her recital in the Conservatory (Carter Hall) last week with Sir Ernest MacMillan at the piano. She sang no song that was not excellent and beautiful of its kind. From Purcell and Bach, through a group of Hebridean folk-songs, to a concluding one of mixed folk-songs—some from the Kentucky mountains, some from Scotland. Undoubtedly her best work was in the last two groups, though it would be hard to say too much in praise of Brahms' "Lullaby" is like the cooling night" and "The Disappointed Shepherd" (Ständchen) was sung with a delightful sense of humor. But Miss Cope seems to have a natural affinity for Hebridean songs. One ceases to be conscious of anything but the song itself, which becomes the very heart's core of the singer and the Outer Isles, the artistic quintessence of human life in the west of Scotland. The audience insisted that the last song of this group, "The Cockle Gathering" be repeated. Included in the last group was another setting of "The Twelve Days of Christmas" which demands, and on this occasion received, immaculate diction. The concluding song was the exquisitely humorous "The Laird o' Cockpen." Sir Ernest's accompaniment added greatly to the beauty of the whole concert which was only marred by rather too much of a "wobble" in the singer's voice, which, in the first two or three songs was enough to partially destroy the phrase, but became less and less evident as the evening progressed.

THE Canadian-Greek tenor, Kenneth Sakos, made his Toronto debut in the Eaton Auditorium with Gwendolyn Williams at the piano on the evening of January 17th. He is the owner of a powerful and smooth voice which he uses with considerable accuracy and musical feeling. There is a quality of haunting cadence in his voice, most noticeable on the higher notes, which seems to indicate that the tone is forced, and causes the listener to listen to it with sympathy. At present, Mendelssohn and Donizetti are more suited to the singer's musical abilities than Mozart or Gluck. Both "O Paradiso" and "Una Furtiva Lagrima" were well done, but Mozart's "If with Friends" was rather overboarded.



KURT JOOSS, originator of the Jooss European Ballet which Toronto audiences will see next month.

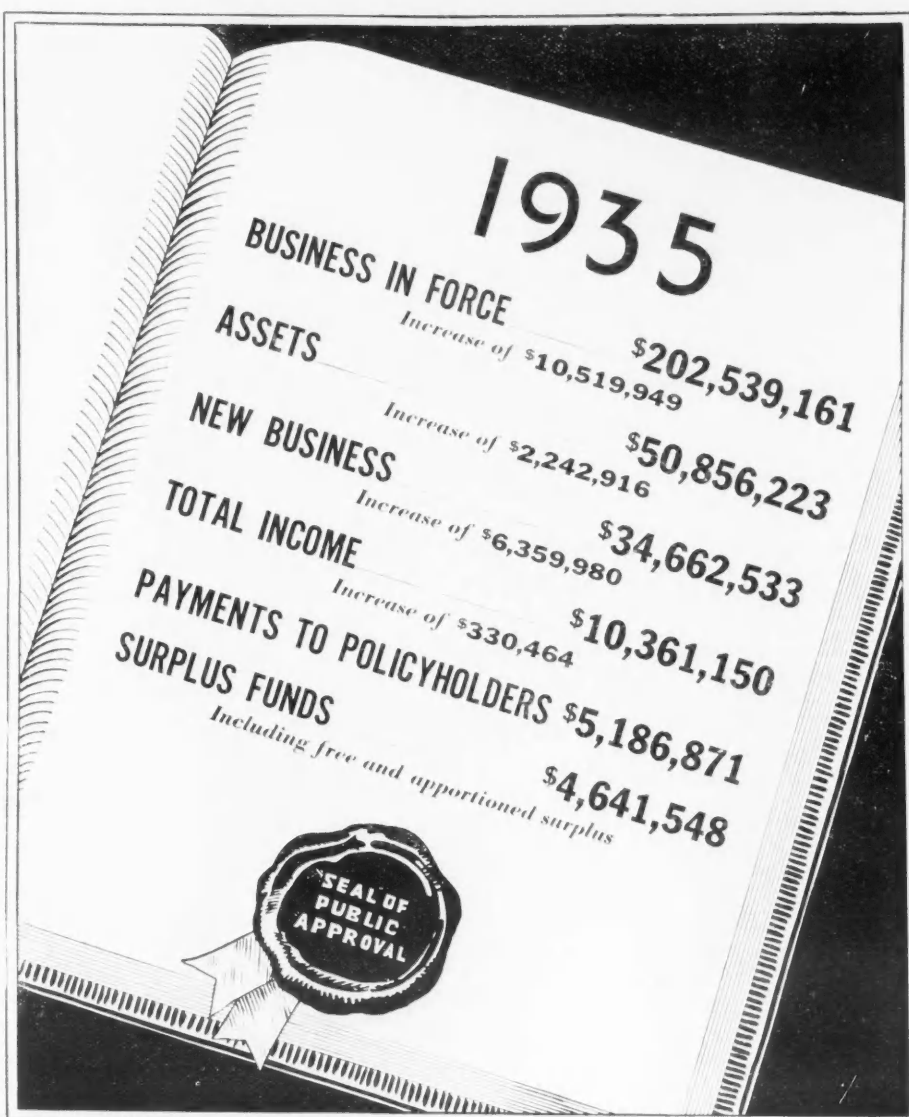
with fervor to be quite happy. But to sing or, for that matter, play Mozart well is one of the most difficult feats a musician can undertake, requiring absolute artistic integrity and purity of utterance, for which no display of theatrical passion can afford a substitute. Which perhaps accounts for the fact that one does not hear Mozart well sung oftener than once or twice a season, if that. Some of the less most of the other numbers on this program were well done, accurate as to pitch, and steady. A very interesting group of Greek songs concluded the program.

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THE principal problem which all two-piano teams must find themselves confronted with is the combining of musical expression and flexibility with precision between the two players. Some solve it by sacrificing all to precision, which is no solution. Others by letting the precision take care of itself to a great extent, trusting, perhaps, in Providence—which likewise leaves the problem hardly tampered with. Only the best players can solve it, perhaps not to their own satisfaction, but at least to that of their listeners. Certainly the audience had little to carry at in the playing of Bartlett and Robertson in Eaton Auditorium last week. When one considers the amount of flexibility in
(Continued on Page 9)

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JEANNE HESSON PENGELLY, the noted Canadian dramatic soprano, in the title role which she will sing in the forthcoming Canadian Grand Opera Association production of Verdi's "Aida" on Saturday evening, Feb. 1.



SKATING CARNIVAL. Mrs. J. A. McDougald (Maud Eustace Smith) and Mrs. E. H. Gooderham (Cecil Eustace Smith), leading figure skaters in the Granite Club Carnival at Varsity Arena on Jan. 30-31.

RADIO DIARY

BY CLARISSA DUFF

MONDAY: To my mind the last anti-radio stronghold must have capitulated when my Honored Parent, after watching with a dubious expression the arrival of a radio set at his house, immediately fell victim to its lure. Consequently was surprised at the discovery during recent visit to childhood's home that two of my friends were still without radios. Both the University Professor and the Librarian, as might be expected, had logical reasons for their refusal to add the radio industry or to enrich the coffers of the Department of Marine—Radio Branch.

The Professor's excuse for not possessing a machine was lack of time to listen to it, coupled with the thought that it was wise to avoid temptation. The Librarian, having evidently suffered severely from being obliged to listen to other people's favorite programs, thought she did not care for radios. Admitted commonness of Professor's argument, but pointed out to Librarian indisputable fact that while the radio one runs oneself is a joy, other people's are usually a nuisance. Told friends of difficulty anticipated by myself in managing to hear, that very evening, Xmas Martini with Andre Kostelanetz's Orchestra because of wish of Honored Parent to listen to

WEDNESDAY: Returning to Professor's objection to owning radio set because of insufficient time to pay attention to broadcasts, agree that this factor has to be taken into consideration not only by educationalists but also by housewives. Long ago evolved method of listening to Damrosch's Music Appreciation Hour, ensconced in a comfortable chair near the radio and armed with family mending basket. Know by experience that well-trained fingers will do task mechanically, leaving less well-trained brain free to absorb instruction from which adults as well as children can derive much benefit.

When discussing this subject recently was told by teacher of English at a collegiate institute that her pupils had listened on several Friday afternoons to broadcasts of Shakespeare's plays presented by N.B.C. Radio Guild. Told her of my regret at being unable to hear entire "King" cycle. King Henry the Fifth and part of King Henry the Sixth being all I could manage.

THURSDAY: Fear casual fashion in which I treat broadcasts from stage of Metropolitan Opera House would not meet with approval of Mr. Edward Johnson. Must acknowledge



MISS FLINOR O'MEARA, one of the leading figure skaters in the Granite Club Carnival at Varsity Arena.

whole of hockey broadcast. Was sure he could be prevailed upon to wait till nine-thirty, but knew the Mater would unhesitatingly give casting vote for whatever feature Honored Parent wanted to hear; even though it involved listening to a game which she does not understand and which to her sounds more like a pitched battle than friendly sport. Final decision in this case was arrived at by admirable British system of compromise. Discarding Mr. Martin's program on a station only two points removed on the dial from hockey broadcast, I spent a half hour turning from one to the other.

Charlotte, who was spending a few days with my parents, was especially pleased with Mr. Martin's gay interpretation of a French song, saying he sang it with the happy lift she was trying to get into the voices of her own pupils. Charlotte mentioned two Radio Commission programs, "C'est un Rendez-vous" and "Le Paris" to which she frequently listens. Agreed with her that features from Montreal have a light-hearted quality which is often lacking in broadcasts from other parts of the Dominion.

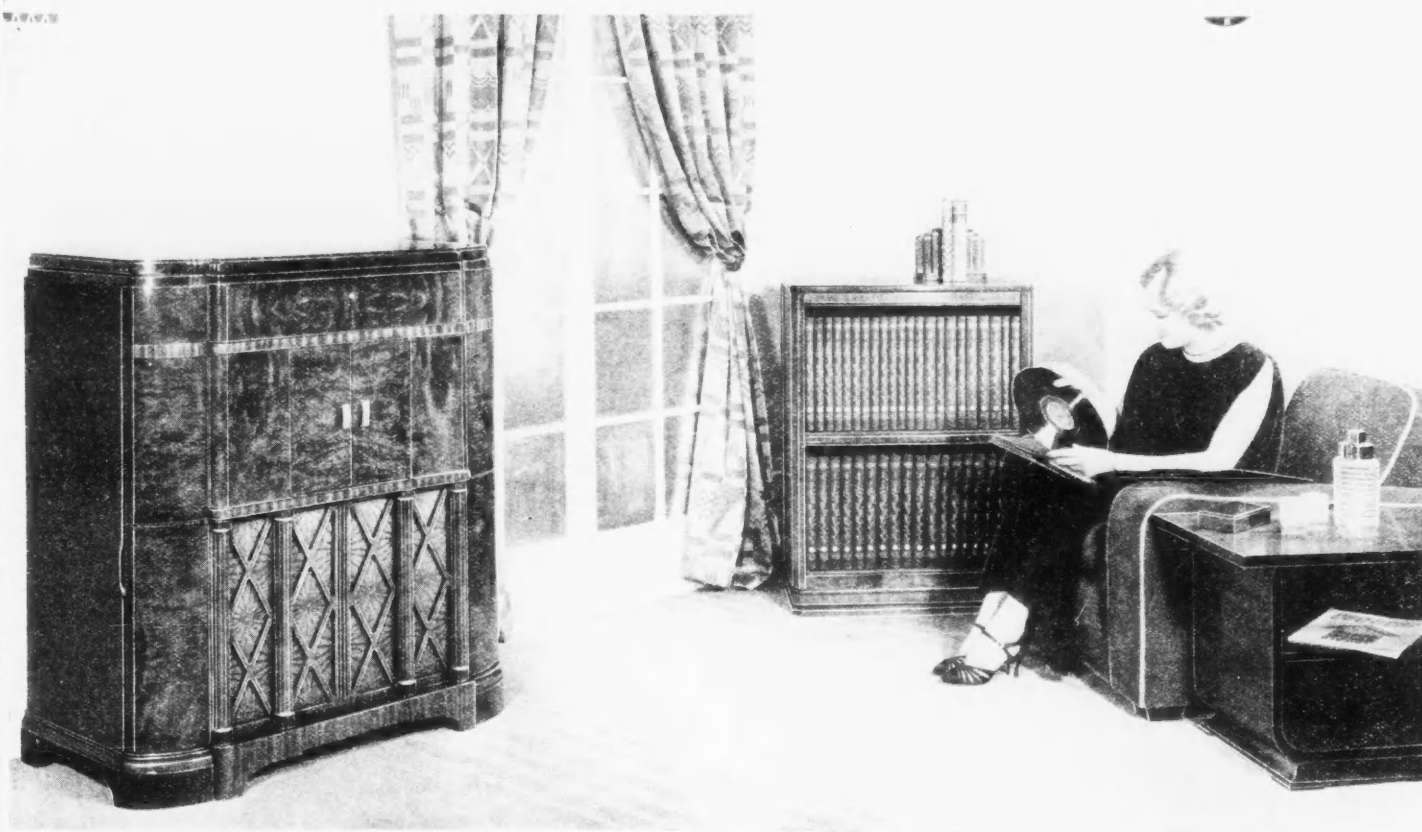
that habit of performing tasks which seem inseparable from Saturday afternoon and trying simultaneously to listen to opera cannot be defended on any reasonable grounds. Did not hear broadcast last week, going instead to concert of Toronto Symphony Orchestra. After spending afternoon listening to music in a frame of mind suitable to the occasion, resolved to sit quietly beside my radio in future and give undivided attention to broadcast. Shall visualize as clearly as possible the stage of the Metropolitan, concentrate my thoughts on the opera and refuse to take part in any household activities till the end of the performance.

FRIDAY: Possibly as a reaction from peaceful atmosphere under parental roof found myself on my return to my home greeting with enthusiasm the music of popular orchestras. Having been told by Charlotte that my French pronunciation in a dramatic rendering of "Parlez-moi d'Amour" was lamentable and that it was a silly song anyway, also that my German was fair but too studied, I was in a sufficiently

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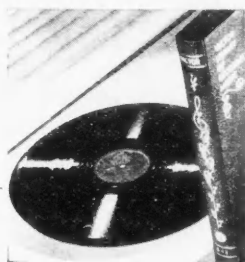
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MUSIC

(Continued from Page 6)

their work their precision is little short of amazing. In such works as the Schumann Andante and Variations, which demands romantic treatment, it was difficult to believe that two players could produce so much individuality of expression and yet remain in perfect accordance. The Bach and the modern English group were the most interesting works, two of the latter The Poison Fountain by Bay, and Noel by Balfour Gardiner, being dedicated to the players. Even the Mephisto Waltz by Liszt, which ended the program, in spite of its inherent vulgarity, was played as well as to be worth listening to. All the same one could have wished that they had played something more worthy of their artistry, and felt glad that a number of charming encores left one with a pleasant memory.

MIRIAM WINSLOW was the assisting artist at the last Saturday afternoon concert of the Toronto Symphony Orchestra. It would seem rather unnecessary to go outside Canada to procure a dancer whose work is so entirely feeble and without artistic significance. (And lest that last sentence should be misconstrued let me explain that I do not mean that Canada has a monopoly on such dancers, but that since such dancers exist in any community it is unnecessary to go to the expense of importing them.) Her three dances were a hotch-potch of lame encores, totally devoid of aesthetic meaning, and in a multiplicity of styles. The orchestra played extremely well, and the change in the position of the horn players is a great improvement. The late third horn, who is now first, has a smooth and beautiful tone, his pitch is sure, and he seems able to begin a note without blaring or "bubbling". The major work at this concert was Tchaikovsky's Nutcracker Suite, that charming and sugary concoction, where for once the composer has forgotten his heroes, and the concert opened with Beethoven's Fidelio, and ended with Chabrier's riotous Espana.

THE Conservatory String Quartet gave the first performance in Toronto of Sibelius's Quartet Op. 56, at their fourth concert of this season in the Conservatory Concert Hall. It is not a recent work, and seems to fall into about the same period as the composer's second symphony. Like all the works of this composer I have heard it is completely original, and though there is no use made of startling effects, and the progressions are almost commonplace, yet it is as undervalued as any work could possibly be. There is one more movement than is customary, making five in all, two of them the second and the last of rapid movement, and the middle one a wonderful Adagio, in which profoundly significant use is made of pauses. The first work was the Beethoven Quartet in A major, Op. 18, which was not very well played. The parts did not dovetail with quite the precision one is accustomed to with this ensemble, and the first violin displayed a distinct tendency to anticipate the beat in the last movement. The concluding Haydn was better, and of at least two things one can always be sure, and that is an excellent choice of tempos, and a genuine sincerity.

FOR the second week at the Imperial Theatre Reginald Stewart's orchestra is playing a quite delightful program of comparatively short numbers, which is better adapted for this sort of thing than a whole symphony. The orchestra sounds extremely well, though to the concert-goer it looks strangely unfamiliar, even a trifle irreverent, to see a symphony orchestra straggling upward in a vast yellow cavern of brilliant light. I think, apart from irreverence, that the lighting is a little overdone, for it is very hard on the eyes, and something more subdued would be better. None the less the performance is good, and Mr. Stewart's prefatory remarks to each number give the listener who is unaccustomed to symphony concerts something to catch on to. It is a move on the part of the Imperial which is in keeping with the times and which deserves to be successful.

COMING EVENTS

THE first week in February, the Actor's Colony Theatre are presenting "The Show Off", a comedy by George Kelly, at the Margaret Eaton Hall.

This repertory company, under the direction of John Holden, have been playing for two summers at Bala, Muskoka. This is their first appearance in Toronto.

All the cast are Canadian-born. Their object is to develop themselves, and later on students, into Canadian repertory players, with a theatre of their own, and so gradually widen out, giving to this country the legitimate stage which it now lacks.

They started very unassumingly, playing in the town hall in Bala, transforming the platform there into a playable stage, and making all their own sets. They put on a new play each week—all recent London and New York successes of high quality. Their performances were Thursday, Friday, and Saturday nights. The rest of the week was devoted to rehearsals, studying lines and making scenery.

TERESA Wolfe Rashkis, soprano, will give a recital at Eaton's Auditorium on Thursday evening, January 29th at 8:30.

Teresa Wolfe Rashkis was soloist with the New York Philharmonic Symphony Orchestra when they presented Ernest Bloch's Symphony "Israel" throughout the large cities of Eastern United States. She was soprano soloist with the Schola Cantorum in New York City and has appeared in recitals many times both in Canada and the United States. Before her marriage, as Teresa Frances Wolfe, she toured Canada in concert, her appearance in Ottawa being under Vice-Royal patronage.

Teresa Wolfe Rashkis was born in New York City, but it was in Toronto and Ottawa that she received her early musical education. On advice of her teachers she went to New York to study and after a short time her natural talent was brought to the



CHILD PRODIGY TO PLAY HERE. Ruth Slenczynski, who will give a piano recital at Massey Hall on Jan. 30th.

attention of the Director of the Metropolitan School of Opera, where she was awarded a scholarship at the age of sixteen. There she was afforded an excellent grounding in vocal training, foreign languages and stage deportment. Miss. Rashkis sings fluently in several languages and has a most remarkable range.

A MUSICAL event of major importance will be the first appearance here of Ruth Slenczynski, the ten-year-old wonder child pianist, to be heard in recital at Massey Hall, Thursday evening, January 30th.

This amazing child prodigy has been electrifying both the music critics and public ever since she made her New York debut two years ago. Entirely unheralded, Ruth Slenczynski was first heard by New York concertgoers November 13th, 1933, creating one of the greatest sensations ever known to basic Broadwayites. Critics who at-

tended this recital from a sense of journalistic duty were absolutely amazed and captivated by the child's astounding technique and true musicianship. "Sitting on the edge of the piano stool," wrote Jerome D. Bolin in the New York Herald-Tribune, "with her feet barely able to reach the pedals, this child drew from her instrument (and the instrument was a full-sized concert grand) incredible volumes of sound. These secrets of touch and technique which many pianists strive fruitfully for years to unravel have been imparted to this youngster through some inexplicable source." That was the keynote of critical New York for days to come.

To her next recital came, among others, Olin Downes of the New York Times, who declared she was "phenomenally gifted and precocious in a way that combines exceptionally great gifts and incipient virtuosity of a remarkable order." And in the mean-

time, the great press associations' special writers were sending all through America the tidings of Ruth's phenomenal success.

Triumphs in Boston, Chicago and other leading cities quickly followed, and now Toronto is to hear this remarkable youngster in a program which includes the Beethoven Sonata, Op. 53 in C Major and Schumann's Papillons, Op. 2 in D Major with numbers by Bach, Chopin and Weber.

THE Victoria College Music Club this year enters its second decade of light opera production. The opera which will be presented in Margaret Eaton Hall from January 29 to February 1 is again from the Gilbert and Sullivan repertoire, "Iolanthe" has been chosen since it is well designed to give full scope to the youthful vigor and spontaneity of student performers. The Music Club is fortunate in having for its director the talented Mr. Thomas Crawford, Mus. Bae., F.R.C.O.

MUSIC NOTES

THE arrival of Richard Hazeman, the well-known Dutch-American operatic composer and conductor, to conduct a series of six operas scheduled for production during February and March at Massey Hall by the Canadian Grand Opera Association under the supervision of Brahm Erben, director and impresario, brings to this Canadian venture an international flavor.

The Canadian Grand Opera Association, composed entirely of Canadian talent, will perform six operas on Saturday evenings commencing February 1 with Verdi's "Aida" and the following cast: Anna, Jean Hesson-Pengelly; Rhodanthe, James J. Walker; Acanthis, Irving Layton; Ismeris, Margaret Grant; Romphus, Basil McMillan; the King, Burt Callaghan; the High Priestess, Adelaide Leslie; the Messenger, George Semerjian. The other five operas will be Bizet's "Carmen" (Feb. 8); Verdi's "Rigoletto" (Feb. 15); Gounod's "Faust" (Feb. 22); Verdi's "Il Trovatore" (March 7); Puccini's "La Tosca" (March 14).


Mr. Hazeman, who was born in Leerdam, Holland, studied at the Conservatories of Amsterdam and Brussels, and at the age of 16 was accompanist of the Royal Opera Company, Amsterdam. Two years later he was created second conductor, and a year later first conductor of the French and Italian repertoire.

After three years in Paris he came to America with Yvette Guilbert in 1906 and has lived and worked in America ever since. Two years after his arrival he became assistant conductor at the Metropolitan, and in 1914 was made first

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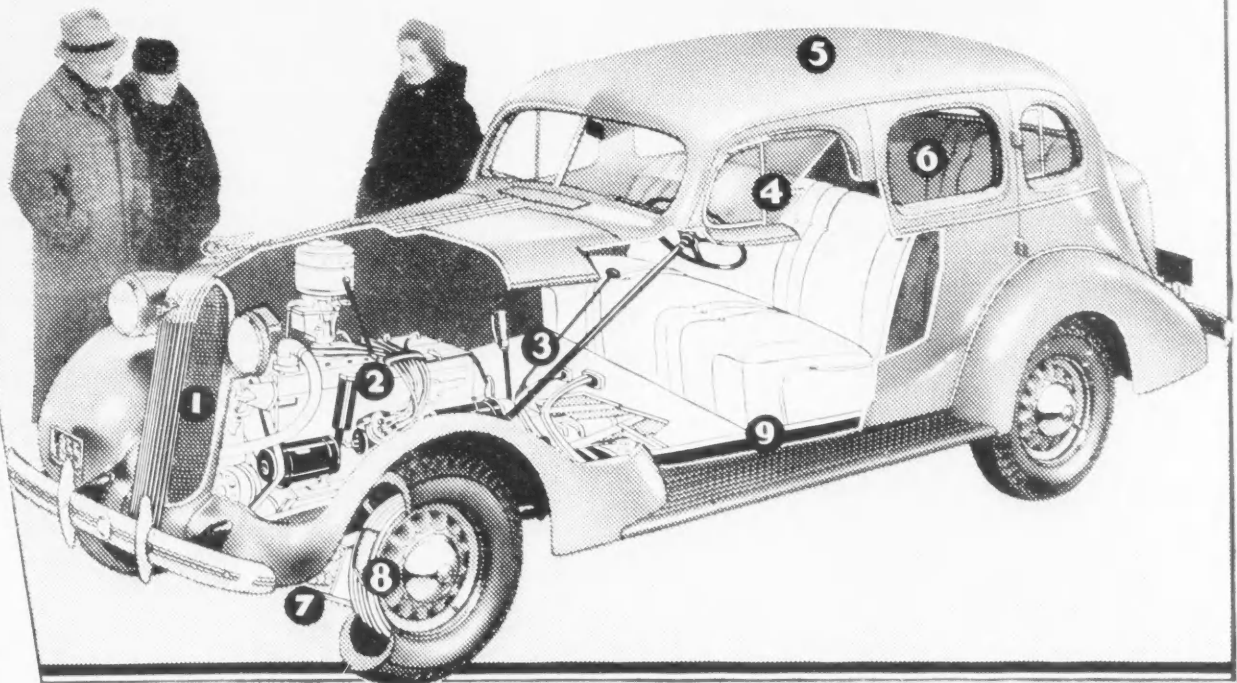
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CHIEF OF HYDRO

BY R. E. KNOWLES, JR.

IF WE read one section of the daily press, mention of T. Stewart Lyon, Ontario Hydro Commission head, conjures up pictures of those mysterious Olympian beings known as Power Barons gathering in solemn conclave to sing a Hymn of Hate; or else we see mobs of widows and orphans begging their bread from door to door, having been deprived of the comfort and security that clipping coupons from power bonds once provided.

Should our taste in newspapers run to those of another political line, then Mr. Lyon's name evokes visions of a smiling countryside where milking, hoeing, plowing, sowing are all done by electricity for the merest trifle, of thriving towns lighted at midnight like the noonday and flourishing on electrically-driven industries, of thousands of farmers, householders, shopkeepers and manufacturers writing out cheques for pittances in payment of their Hydro bills, while they hum a *Te Deum Laudamus* because they are not being bled to enrich private capitalists by paying for surplus power, contracted for and yet not wanted.

But those who have met him, when they think of Mr. Lyon, see a stockily-built, white-haired, shaggy-moustached, fiery-eyed Scotsman, disinterested in motive, tenacious in opinion, and adamant in purpose. They see a man inwardly capable of all the fervor of a crusader, yet outwardly so deliberate and controlled that one could describe him as "violently calm." They see a man to whom Hyams of Hate and Te Deums matter not because his convictions tell him, with true Canadian certainty, that his own opinion is unquestionably right.

TWO doctrines for which Stewart Lyon has stood—throughout his long career as harnessmaker, reporter, editor, soldier, farmer and Hydro Commissioner—are public ownership of "natural monopolies" and Henry George's single tax system. None can question his life-long devotion to these principles. So whatever opinion one may hold about the recent forced revision of the Ontario Hydro's contracts with Quebec power companies, one cannot doubt the bona fides and conscientiousness of the man who, as Hydro Commission chairman, was in a large measure responsible.

It was in the Highlands of Scotland that Stewart Lyon, then a lad in his teens, first caught the virus of single taxation and public ownership. Wand'ring among the hills and lochs near Oban, he found cottage after cottage deserted, where for generations rugged crofters and fishermen had wrung a living from the land and water. This desolation had come about, he found, because the land and water did not really belong to the people who had lived by it; it was owned by the duke of something or by a Glasgow shipowner who, finding his wealth accumulating and unconcerned over man's decay, had decided to throw his tenants off and create a private game park. Why, young Lyon asked himself, should one man have such power over his fellows? He could not answer this question, so he became a disciple of Henry George.

"YOU have been called a radical—even a socialist, Mr. Lyon. Is that correct?" I asked him recently.

"It is not," he answered. "I am an individualist."

"But isn't individualism incompatible with a credo that includes virtual socialization of land?"

"No," he replied. "I remember, during the British election of 1905, seeing a Liberal poster depicting a lord, with ermine and coronet, shaking his first at an aeroplane flying over his estate and saying, 'My air!'"

Land, like air, is the common property of mankind, and the appropriation of the former by individuals is just as unreasonable as the appropriation of the latter would be. The same applies to the waterfalls that generate our power."

"Then," I said, "you wouldn't suggest that an electricity distributing system depending on power generated by steam should be publicly-owned?"

"On the contrary, I would," he said. "Individuals or the voluntary association of individuals can and do perform most of the economic tasks necessary to society. But where they fail it is up to the state to do that task. The generation and distribution of electricity is one of these things that can only be done with the maximum benefit to all by a state-owned monopoly."

ONE hundred per cent. public ownership, Mr. Lyon continued, was the only policy for an organization dealing in electric power, and adherence to this meant no purchases from private interests. That had been the policy of Sir Adam Beck, founder and first head of the provincial Hydro, and he meant to make that his policy, Mr. Lyon said. He was now wearing the shoes of the Hydro Knight, and he intended that they should not rattle on him any more than did another pair he wore for many years—those of George Brown, founder of the *Globe*. In this latter capacity Mr. Lyon was, incidentally, one of the chief unofficial lieutenants and confidants of Sir Adam Beck, giving him unstinted publicity support for many years.

Some people have objected that Stewart Lyon, not being a business man, is unfitted to direct the largest business in the province and one that represents nearly half a billion dollars of invested capital. These people forget, I think, that a man imbued with the principle that "business is business" would be quite unsuited for the Hydro Commission chairmanship, because Hydro exists for service and not for profit. They forget, too, that Stewart Lyon is a Scot by character no less than by birth, and that this is reasonable assurance that Hydro will maintain that solvency without which the services it exists to render would be fleeting indeed.

DURING his tenure of office to date, Mr. Lyon has given evidence of his concern for both service and solvency; the former by extending the lines and reducing the rates for rural power; the latter by cutting salaries and other overhead by some \$100,000 a year within a week of assuming office, and then by removing all obstacles in order to stop the purchase of unsalable power worth some five million dollars a year.

Stewart Lyon was born at Port Glasgow, Scotland, in 1866, the family moving to Ayrshire when he was quite young. Stewart's school days did not last long, and when still of very tender years he was apprenticed to a harness maker. Books, especially ones on economics, became his constant companions, and he began to develop the "itch to write" as well. At about this time he joined a debating society and one evening delivered an address so revolutionary that even his own father, who presided, felt obliged to rebuke him.

Reading all the serious books he could lay his hands on, he came across one that told of the "free lands" of the Western Hemisphere, and determined to come to Canada himself. Making his home in Toronto, he joined the young Liberal Club, converted it to the principles of single taxation, became its president, and later was elected president of the



HELPING THE TRAVELER. A uniformed interpreter of the American Express Company solves the difficulties of money and language for this group of visitors in Paris. Modern travel facilities make any European trip a matter to be accomplished smoothly and without trouble of any sort.

—Photo courtesy American Express Company.

Federation of Liberal Clubs, which he helped to organize. He corresponded with Henry George and founded the "Anti-Poverty Society," whose ambition was to abolish poverty at one fell swoop by putting all the taxes on land. For some time Mr. Lyon had been contributing to an almost forgotten Toronto journal, the *Labour Reformer*, and when the editor left he took charge of it. His work attracted the attention of Sir John (then Mr.) Willison, political correspondent of the *Globe*, which resulted in Mr. Lyon being taken on that paper's staff.

FOR ten years he covered Toronto's City Hall, becoming quite a power in municipal politics and playing no little part, so it was said, in bringing about the agreement whereby the city was to take over the old Toronto Street Railway. Promotion came to him steadily. He was successively political correspondent, city editor, news editor, associate editor, and in 1915 editor-in-chief. For nine months during 1917 he was correspondent for

the Canadian Press with the C.E.P. in France.

In 1926 Mr. Lyon resigned the editorship of the *Globe*, enjoyed his first real holiday in thirty-seven years—a trip to the Mediterranean—and then took up farming near Fergus, Ont. He retained a place on the *Globe's* board of directors until, cineamatus-like, he assumed the Hydro Commission chairmanship a year and a half ago.

During all the years he was with the *Globe*, Mr. Lyon says, never once was he asked to write anything which conflicted with his personal views. On most questions (including prohibition), his views and those of the paper were one, he admits; but on the few on which they differed someone else would write the editorials.

He doesn't intend to keep his present job any longer than is necessary. He says there are certain things to be done for the Hydro, and that when they are done he intends to see some more of the world.



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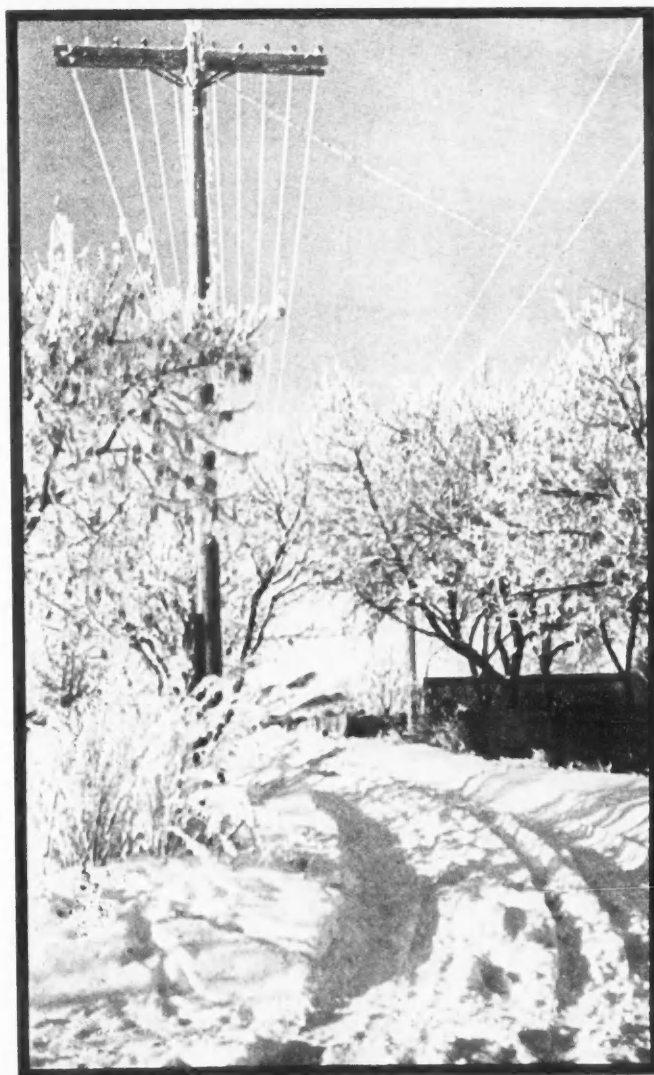
- In 1925 the total circulation of Canada's leading magazines was 222,340.
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"WINTER'S ARTISTRY". Photograph by G. W. L. Nicholson, Battleford, Sask.

TOP RIGHT, A tobacco field in Virginia.

CIRCLE, The interior of a tobacco storage barn in Ontario. One of the Company's leaf experts is shown "signing" up to the farm's crop of choice tobacco.

BOTTOM LEFT, Cultivating tobacco near Delhi, Ontario. In the background are the bins in which the tobacco is cured.



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FILM SOCIETIES BEGIN IN CANADA

BY DONALD W. BUCHANAN

THE first film societies in Canada were organized in the early 1930s. They were organized by a group of people who were interested in the art of the cinema and who wanted to make it available to a wider audience.

At the time, the only way to see a film was to go to a cinema. But the film societies were organized to make it possible for people to see films in their own homes.

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cinema as the Little Theatres do in the drama.

Late in the autumn of 1934 there appeared in *Saturday Night* an article by this writer on the subject of film societies. There was suggested a history of film clubs in Great Britain and France and it was suggested that the time was now ripe for the organization of similar bodies in Canada. The response was immediate. Letters began to arrive from other people who were interested in the same idea.

A group of enterprising individuals in Montreal, who had, three years before, tried without success to form a film society there, began to renew their efforts. The problem of importing films for a one-night showing in a Canadian city had previously seemed insurmountable. But after consultation with officials at Ottawa, permission was obtained to bring in films for private showings. To do this, the society had to be organized for certain definite educational and cultural purposes, and it had to have a national charter. This charter was obtained early in September, 1935, when the National Film Society of Canada was incorporated as a non-profit forming association, with the object of promoting the study and appreciation of the film as an educational and cultural factor in the life of the Dominion of Canada.

THE group in Montreal quickly completed their organization of a branch. They presented their first program on November 6, when two films, "Rapt" (French) and "This Was England" (British) were shown. An address was also delivered by J. T. Hankin, B.A., of the British Film Institute, on the activities of film societies in Europe. In the city of Ottawa a second branch was then formed. It held its opening meeting on December 10, when that beautiful and unusual German film, "The Blue Light," taken in the Italian Dolomites, was screened.

The branches not only obtain European films of merit but they also revive old films that may now be considered as classics. They also plan to use the programs illustrating the history of the motion pictures in America, which are being



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BEAUTIFUL SWITZERLAND. The Lake of Geneva, in the vicinity of Montreux, with the historic Castle of Chillon and in the background the mighty Dent du Midi.

—Photo, courtesy Swiss Federal Railways

distributed by the Film Library of the Museum of Modern Art in New York City.

The members of these cinema clubs wish to discover and to enjoy for themselves all films which embody original and creative expression. To this end, they would be nothing loath to show a Silly Symphony by Walt Disney on the same

program with a film such as "The Flood of A Poet" by Jean Cocteau, which depends for its imagery on resources into the psychology of the subconscious mind.

An attempt, at the moment, is being made to organize further branches in Toronto, Halifax, Winnipeg and Vancouver. The headquarters of the society are in Ottawa.

SATURDAY NIGHT

SECTION II

PEOPLE »

TRAVEL »

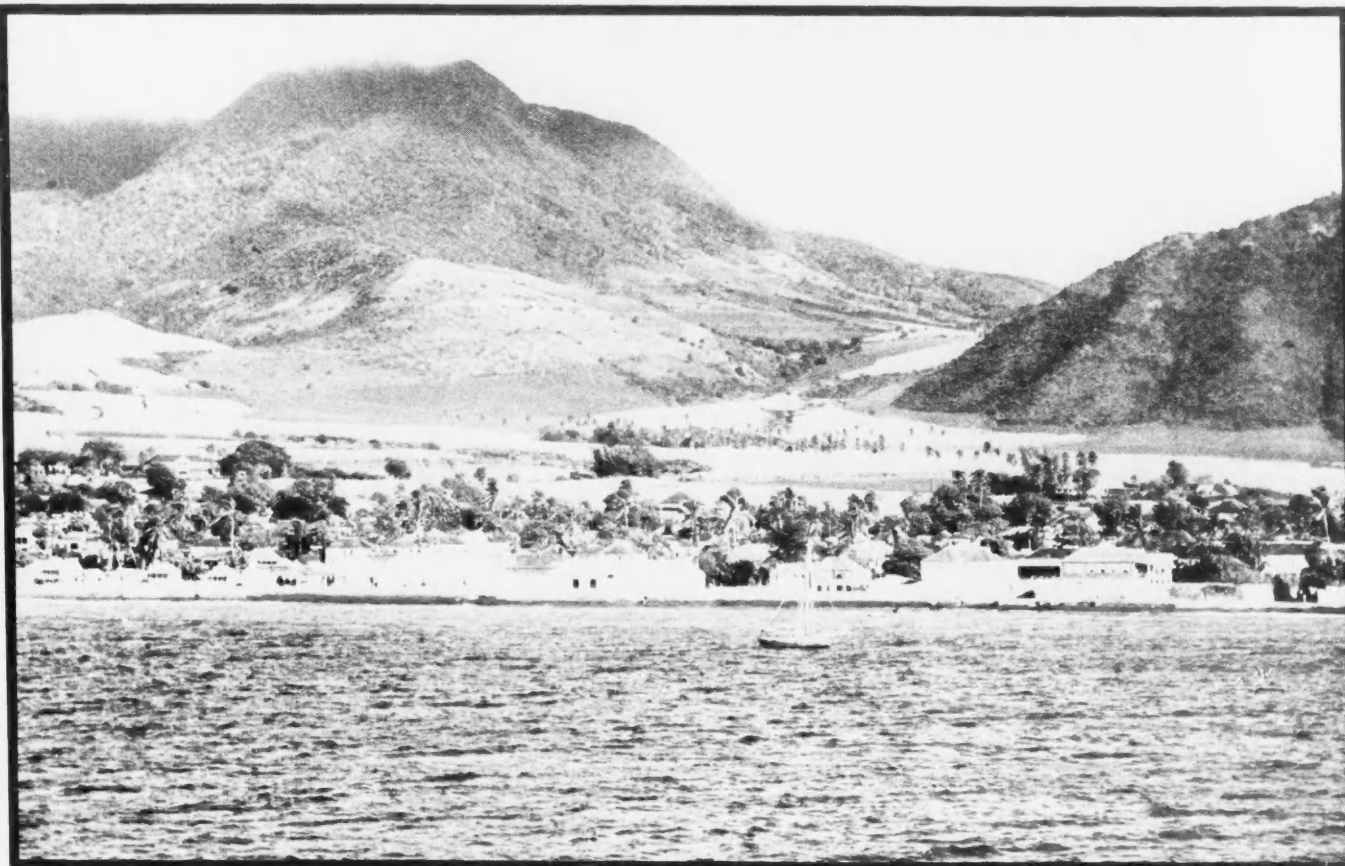
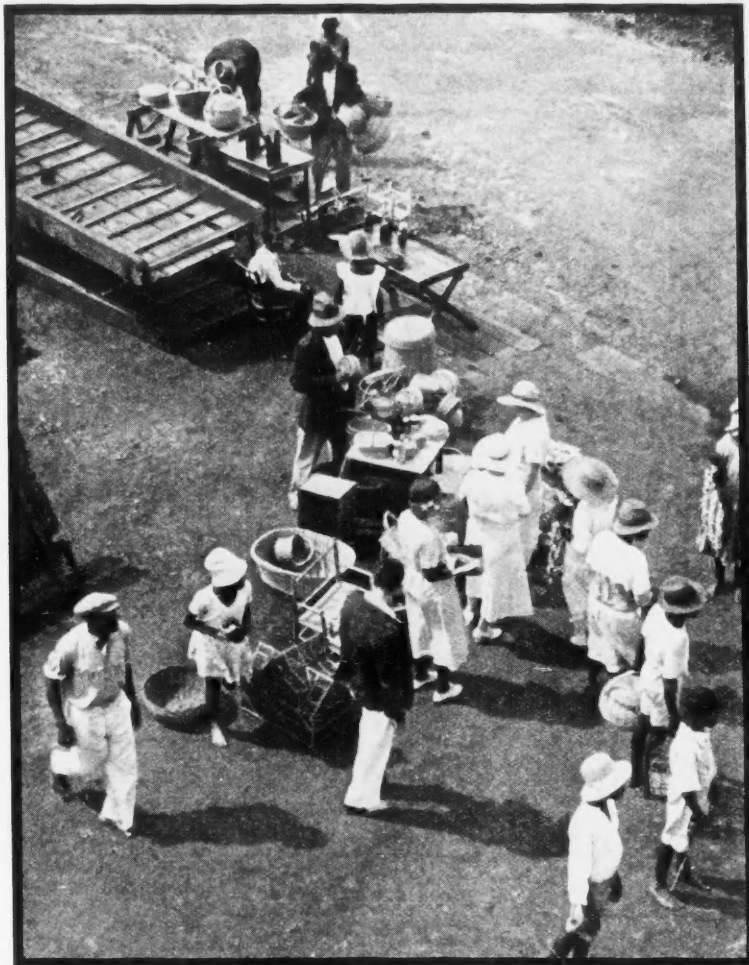
FASHION »

HOMES »

LETTERS

TORONTO, CANADA, JANUARY 25, 1936

THERE IS NO SNOW IN THE WEST INDIES



WITH so many Canadians dashing off to the Caribbean to escape the rigors of winter, it seems seasonable and timely to devote a page to the West Indies. So we had "Jay" dig through his collection of photographs of the fabulous islands and the result is as you see it. *Upper left*, a group of tourists and native vendors on the quay at St. Lucia, which is both a coal- ing station and a health resort and *upper right*, a beautiful view of the island of St. Kitts, which with its twin island, Nevis, is the first of the Leeward Islands to cross the vision of the southward- bound voyager. *Middle left*, Bridgetown, Barbados, and *Middle right*, a typical native invasion of the magic Caribbean it- self. *Lower left*, a picturesque sail off St. Lucia, and *lower right*, a native village in the hills of Montserrat.





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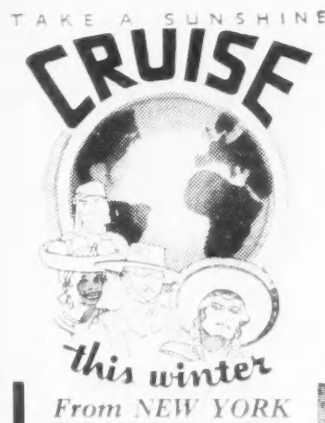
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AND HERE IS HOW TO DO IT

BY RUTH MORSE

WHEN one sets off on a sea trip, whether it is a trans-Atlantic crossing, a short cruise to the West Indies or Bermuda, South America, Around the World, or a week-end jaunt, one leaves all care behind. That's the object of a cruise. However, some slight perplexities may arise for the inexperienced traveler, and sometimes for those not so inexperienced. Should any doubts be lurking in your mind about the details of sea travel such as: passports and visas, baggage, what clothes to take along, how to arrange for your seat in the dining room and your deck chair, whom to tip and how much, the all-important matter of what clothes to take along, and numerous others—this article dedicates itself to the task of shedding light on these subjects.

Before you cross the gangplank, the "golden stairs" to your dream voyage, there are certain preparations to be made. Of course, your reservations for shipboard accommodations have been made in advance (and the longer in advance, the better they are likely to be), and the tickets are reposing safely in your pocket or handbag. With the experienced and helpful travel companies in the field, that is a pleasant task in which one is ably assisted by experienced travel men trained in the "technique" of travel and in choosing the right trip and ship to suit your particular needs and preferences.

Passports and visas will be needed if you are traveling to foreign territory. Rule them out, however, if you are going on a cruise to the West Indies or anywhere near by, and you have your return steamship ticket. Mexico requires the traveler to have a tourist card for which there is a slight charge.

AS TO PASSPORTS

YOU cannot venture on the longer South American cruises, to Europe or anywhere else abroad without that good old booklet which proclaims you under the protection of your own country. Passport applications must be made out by the traveler himself, but assistance in procuring visas and other papers will be given by the tourist or steamship company which has sold you your steamship ticket and made your travel arrangements. This is how you go about procuring your passport.

The application form for a passport will be furnished you by your tourist or steamship company. After it has been filled out, it is necessary to have it notarized or attested to by a minister of religion, or two responsible persons.

It is also necessary to have two photographs of the applicant or applicants showing the face or faces clearly. These must not be larger than 2 1/2 x 3 1/2 ins. Attach the pictures to your application form. Also attach your birth certificate, or naturalization papers, if you are a naturalized Canadian citizen. Now attach \$5 in currency or in a certified check, and send it all to the Passport Control office in Ottawa. Allow a couple of weeks' time until your passport is sent you from Ottawa. Your passport is valid for 5 years, after which time it can be renewed for another period of five years upon payment of \$2.

Every person over 16 years of age must have a passport in his own name. A wife and children under 16, traveling with the husband and father, can appear on the father's passport. If the mother is traveling with the minor children, they can appear on her passport. The foregoing information about passports applies to Canadian citizens, native and naturalized. Aliens must procure additional information.

Now I come to your baggage, and what is to go in it. Unless you are going on a world cruise, try not to take a trunk. Any kind of a trunk is a source of irritation and expense. On the ship often you cannot have it in your stateroom. It will be kept in the baggage room where you can only get at it at certain times during the day. Learn to live in a suitcase, or if you have several suitcases. The large kind that fit under your berth are ideal, and their capacity is such that every packing does not have to be a systematic feat. There are even small wardrobe trunks of this "under the berth" size. If you are of the type who like to have their clothes up even when packing them, eschew a shoe box and make your suitcase be your essential fetish. A roomy, flat box which will not crush hats and will also hold lingerie is still a blessing. Add another small suitcase, into which to pack cosmetics, your rougher sport toys, and in which to bring home the souvenirs you are bound to accumulate, and any man or woman should be ready for a cruise of a few months' duration or even a European tour. Toss a heavy stool



A HIGH SPOT OF THE VOYAGE. Masquerade night is one of the most popular of the many "parties" held aboard ship. Here is a gay group photographed on a recent trans-Atlantic crossing of a modern liner.

coat over your arm and depart for the pier. But before you do that:

LUGGAGE AND . . .

UNLESS you have just a couple of pieces of baggage which you can take with you in the taxi to the pier, send your baggage to the pier the day before sailing, and upon your arrival there you can claim it in the Customs office ashore. You will have been given labels and tags which you must fill out with your name, ship, cabin number, date of sailing, port of embarkation or name of the cruise, etc., and attach to your trunks and suitcases. Baggage marked "Wanted" will be put in the cabin, while that marked "Not Wanted" will be placed in the Baggage Room in the hold of the ship. It is always best to insure your baggage to cover both total loss and pilfering. The fee is very slight, and your peace of mind is certainly worth it. Your travel agent can also take care of this detail.

Learn the pier number and its street address, in order that you and your friends may have no difficulty in getting to the dock. "Bon Voyage" gifts should be addressed to you at the ship two days before sailing. We have your bags on the ship, but now to return to the important matter of clothes for your trip. Many persons will agree that assembling the travel wardrobe is as important as planning the itinerary, for your comfort and enjoyment will depend upon your being properly outfitted.

First, clothing for women. A good rule is to take only sport and evening clothes. Leave your frilly afternoon dresses at home. The sport dresses may be knits, plaids and tweeds for the temperate zone; cottons, crepes, linens, voiles and other washable fabrics for the tropics. You'll get the most out of your southern cruise if you have a pair of slacks to lounge around in. They can be of jersey, flannel or gabardine. Add a shirt, a skirt, several bright, gay sweaters and kerchief halters for sun-tanning. One or two bathing suits and a bathrobe. Shorts, if you prefer them for deck tennis.

For sightseeing days ashore in the temperate zone, a smart tailored suit, with harmonizing travel coat, printed jacket dresses for warmer climes. Hats with brims; low-heeled shoes; an ample supply of stockings; a raincoat, umbrella and rubbers. The last three items are especially valuable in the tropics, where showers occur frequently and unexpectedly.

WE DRESS FOR DINNER

ABOARD ship, on cruises and on first class and cabin class trans-Atlantic crossings, one usually dresses for dinner. For evenings ashore it depends on what is to be done or where you are going. Except at the more fastidious hotels or gala functions, a dinner dress is appropriate. In any event, a fairly warm wrap, preferably short, is a necessity. Take a few evening dresses, wispy, romantic things that will make you feel glamorous on starlit nights at sea.

A few additional suggestions: Select one or two favorite basic colors, then revolve the entire wardrobe around them. Buy a handbag large enough to contain not only the regulation "chillings," but also the passport, travelers' cheque, sun glasses, and other adjuncts. Take an extra watch, and if glasses are necessary, carry at least one extra pair. Take a camera. You will re-live your trip many times in the pictures you bring back with you. Have a journal handy, in case you want to jot down your impressions en route.

A last admonition to women, which applies to the men as well: whether you are going north or

south, in summer or winter, do have at least one warm coat along—sea breezes can be very energetic at times.

Men's clothing: With the addition of sport clothes for shipboard, a man's regular wardrobe is all ready for packing if he is going on a trip anywhere in the temperate zone. On all the more elaborate cruises and on first-class trans-Atlantic crossings, it is customary to dress for dinner. There will be a few formal occasions when you will be glad you brought your dinner jacket, such as an initial "get-together dinner," a captain's dinner, a farewell dinner, and others. Some men may wish to wear full dress "tails" for those occasions. But do not get the impression that life on board ship is bound by strict rules of dress. Not at all. With the exception of certain formal evenings on the larger boats, you do just about as you please.

SOME NEW EFFECTS

ON a southern cruise, you will spend most of your day in bathing suits and slacks and polo shirts. Both ashore and on ship you will find that white linens, "Palm Beach" and tropical weight suits add much to your comfort and enjoyment. The latest sartorial effect for the cruising male is white flannel trousers with gray flannel coats, a polo shirt, and in place of the collar and tie—a bright-colored muffler. A sun-helmet adds the "explorer" touch. You can acquire a good helmet, inexpensively, at your first port of call.

Gala nights on board ship in balmy waters bring relief from formal black and white. Your tuxedo trousers topped with a short white "monkey" jacket and a colored cummerbund sash around your middle will make you feel like an Oriental potentate. On other nights you can dance correctly under the strange southern stars in white trousers, a dark jacket and bow tie. Other combinations will probably occur to you and other ingenious fellow-passengers.

For a world cruise or any longer journeys where you will strike all climes and temperatures, add the southern clothes mentioned above to the regulation wardrobe, letting the number of suits depend upon the length of time you will be away, add a top coat and a heavy overcoat, pack up and go. I hope you didn't forget a sufficient supply of your favorite shaving cream and tooth paste, for you may not be able to get your brand en route.

"Bon Voyage" wishes of friends are still ringing in the harbor air, your ship is nosing her way out to the open sea, and you are exploring your new home. You will want a deck chair in which to while away lazy hours, and perhaps a steamer rug. Both, the chair and the rug, should be arranged for immediately upon coming on board. They can be procured from the deck steward upon payment of a small fee—a dollar or two. Designate the place you wish to have your chair, whether you prefer to get the morning or afternoon sun, would rather lie on the sport deck open to the sky, or on the more enclosed promenade deck.

It is also advisable soon upon coming on board to interview the dining-room steward with regard to your seat at table. Mention with whom you would like to be seated, for the seat assigned is yours to have and to hold for the entire voyage. It is well to mention here that seats at most officers' tables, and most especially the captain's, are by invitation only. Your dining-room seat can be arranged for in advance by your travel agent. If you are traveling with your children, arrangements will be made for any special foods or certified milk that may be required.

AND THE TIPS

ANOTHER matter which puzzles travelers, especially on their first voyage, is tipping. Whom to tip on shipboard when and how much; also how much to tip in foreign countries.

First of all, tip no one until the end of your ocean voyage. However, on longer cruises, it is customary to tip at the end of each week, the sum being about from \$2.50 to \$5 per person, depending upon the quality of the service. Many travelers are given to over-generosity, though I do not mean to imply that cheerful and efficient service should be unrewarded. The scale of wages on boats are usually arranged with an eye to the tips which it is expected will be received, and were no gratuities given, would be very low. The tips for an Atlantic crossing on an average liner, in an average stateroom, should be somewhat like this: Table steward, about \$5; cabin

(Continued on Page 19)

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BY P. O'D

January 6th, 1936.

ONE of the things that makes the beginning of a New Year the jolly sort of thing it usually is—or ought to be—is that the beginning of the Income Tax Drive coincides with it. Treasury officials and their blood-lust minions, the tax-collectors, may have restrained their dark passions through the brief and holy season of Christmas, but the New Year never fails to slip the leash on them. They are in full cry right now.

Prospects for budgetary balance are excellent, according to the statisticians. There is, it seems, a deficit of only £114,000,000! A mere bagatelle, children, hardly even a bowl of cherries! Wiping out a deficit like that is just play for the Treasury, though it isn't quite so easy or so funny for Peter Davey, Peter Gurney, Uncle Tom Cobleigh and all the rest of us, who have the actual wiping out to do—all the dirty part of it, at any rate.

So hopeful are the lads in Whitehall that already they are talking in terms of a Surplus, come next April, which is the end of the financial year. They are very modest about it—just a little matter of about £4,000,000, but a pretty thing in its way! They base their happy prognostications on the fact that something like three-quarters of the income tax and surtax for the present financial year remain still to be collected. And, of course, they base it also on their confidence that, when it comes to getting a full pound of flesh, they are the boys to carve it out of you. Which they are—indubitably!

At the same time, if there should be a coal strike, or a war with Italy, or—but let us not go hunting around for causes of worry! We've got enough as it is.

LET us be happy! Let us raise the foaming tankard and the raucous cheer! For there is joy in Mudville—the English team has won! And when I say "Mudville," I mean Twickenham, the Rugby field, where England has just beaten the All Blacks. It was muddy enough, Heaven knows, but what glorified mud, sparkling under the smiling skies as though each oozy patch of it were strewn with diamonds! Nothing but the severest self-restraint and a small army corps of police prevented the crowd from swarming out over it and rolling in it in their ecstasies.

Just in case the Canadian reader should wonder what all the fuss is about, it might be well to explain that some thirty years ago a team of huskies and hefties came over to this country and knocked blazes out of all the local inhabitants who committed the indiscretion of getting into the same field with them. They simply tied love-knots with the poor lads and threw them over into the grand-stand.

Twenty years later they came over—oh, another lot of them, of course—and did it all over again. The present group of maulers from Maoriland, which is the third invasion, seemed certain to give the same hearty and heartless performance as their predecessors. A win for them was accepted as assured. It was merely a question of by how much. Even the sporting editors could do no more than express the hope that the English team would play the game, and so down with colors flying, and all that gentlemanly sort of old-school stuff.

Fortunately, Prince Obolensky, who plays wing for Oxford—and perhaps does a bit of studying in the intervals of running around with a dirty ball in his arms—had a different idea. It occurred to him that it was merely a matter of getting hold of the ball and running so fast that the other fellows couldn't catch him. So he got it—and did twice! After that nothing could hold the English team. Certainly the New Zealanders couldn't. The final score was 13 to 0! And great was the joy in Mudville—none of your genteel mutterings of "Oh, well played, sir," but good rousing cheers that set up tidal waves in all the flooded areas along the Thames out as far as Windsor.

But it is sad to think what might have happened if the spirit of the steppes hadn't got into Prince Obolensky's steps, so to speak. Perhaps there will be joy even in Leningrad.

WHILE on this elevated and soothing subject of the nobility, whether native or naturalized, whether ancient or freshly made, the other day the New Year's Honors List has occasioned few surprises. Few of the people on it are likely to have been very much surprised to find themselves there, though possibly a few of the people left out may have been surprised, even horrified, at the omission. But no one else seems to have been.

Lord Trenchard, the recent Police Commissioner for London, was regarded as a certainty for a boost up the gilded ladder. So was Lord Hailworth, late Master of the Rolls. Both have been made viscounts. And there are four new barons, of whom the only one calling for special notice is Sir Gomer Berry, who thus joins his two brothers in the peerage, having all started from—well, let us say, from scratch. It must be something of a family record. Incidentally, Sir Gomer and his brother Lord Camrose, who used to be "Bill" Berry, reporter, are the owners of *The Daily Telegraph* and a whole string of other newspapers.

Nobody questions the merits or the claims of the gentlemen who have thus been ennobled. But once again the suggestion is being generally made that it is high time a system of life-peppercakes should be established. Even the staid old *Times* asks when some Government is going to have the courage and good sense to put the matter before the King.

It would have many obvious advantages. It would enable the Government to reward and honor men of distinguished merit, without further cluttering up the House of Lords for generations to come. It would make it possible to retain for the benefit of the country the services and experience of political leaders who have reached a



HIS MAJESTY, KING EDWARD VIII, as Prince of Wales, presenting the King's Badge for the best recruit at the Royal Marine Depot.

time of life when the fighting of elections is almost intolerably irksome. Above all, it would have the effect of reconciling the public to the creation of more and more titles.

Even here in England people are getting rather restive under the constant additions to the already too long list of noble houses. Not always does the bestowal of a title mean that the recipient is a man who has rendered important national services. More often than not it merely means that he has rendered services to the party in power.

Sometimes it means nothing more than that he had the price. But this is probably one of the chief reasons why no Government has so far suggested a general policy of life-peppercakes, instead of limiting them as now to law-lords. Naturally a peerage which ended with the first holder would not be worth so much as one which can be handed down to one's heirs. The title-market would therefore suffer a sad slump, which would be very bad for the party funds. Most governments are very sensitive in that respect. They have delicate chests, so to speak.

LORD READING, who died just a week ago, was a very remarkable man—almost a great one, though greatness implies something larger and more impressive than even he quite attained. But he was undoubtedly a great public servant, and he went farther and higher in the service of this country than any member of his race and religion before him, with the exception of Disraeli. And even the mighty Benjamin is hardly an exception, for he became a Christian as a very young man, and Rufus Isaacs remained always a staunch adherent to the faith of his ancestors. The last rites over his body were performed in a synagogue.

What a brilliant and romantic career Lord Reading had! A "ship's boy" on a tramp steamer, who became a stockbroker, went bust, then became a lawyer, one of the greatest barristers of his time, Attorney-General, Lord Chief Justice, Foreign Secretary, Ambassador to Washington, and finally Viceroy of India! To achieve all that a man must possess rare gifts, and he did. He had an extraordinarily quick and lucid mind, an almost heroic capacity for work, an equable, sunny temperament, great charm of manner, and remarkable physical attractiveness as well. He was impressively handsome, with a dark, striking face which would have been immediately noticed in any company.

Years ago it was in 1920—I was sent by my editor of the moment in Fleet Street to attend a case at the Law Courts. What the case was about, who appeared in it, all that I have forgotten. But I shall never forget the impression made on me by the row of scarlet-clad judges in their great full-bottomed wigs, and especially by the really majestic countenance of Lord Reading, who was then Lord Chief Justice, and who a few months later was appointed Viceroy of India. I have never seen the majesty of the law more superbly embodied. Nothing just then could have persuaded me that he had ever been anything so lowly as a cabin-boy.

But, of course, a great deal too much has been made of the "ship's boy" episode, as also of the Stock Exchange failure a few years later. It is the sort of legend which grows in the telling. It is true that young Rufus Isaacs ran away to sea at the age of sixteen, as a good many other lads of spirit have done, but not because he had to. He ran away for adventure and the fun of the thing. His family had a well-established business in the City, and he received an excellent education in London, and afterwards in Brussels and Hanover.

The same thing applies to the Stock Exchange failure. Lots of other young men in their twenties have come a cropper there, and been "hammered on Chance," and all the unpleasant rest of it. And many of them have, no doubt, quite sensibly regarded it as a mere incident in their careers, have calmly assured everybody concerned that they intended to pay their debts some day, and have started out afresh with undiminished courage.

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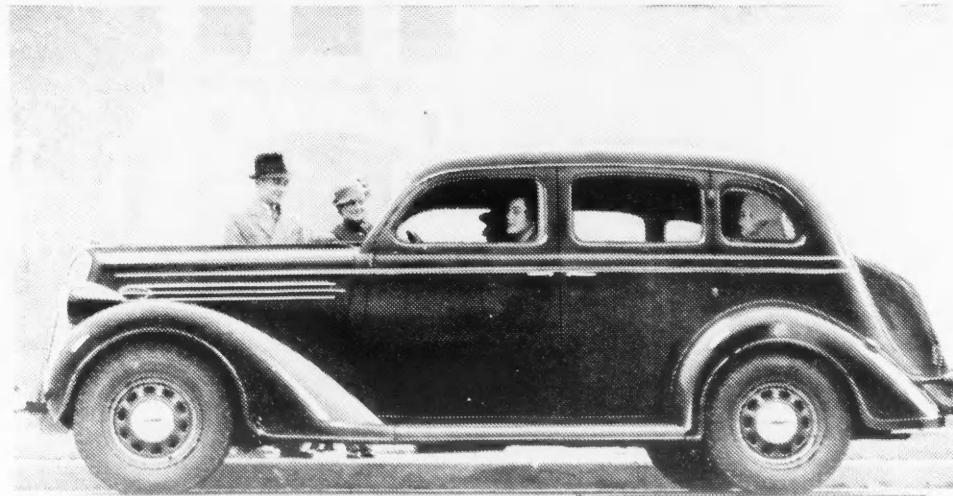
● Sun and salt air are terribly hard on your skin. They bring dryness—and dryness means wrinkles, leathery texture and a generally "weathered" look. ● But treatments in Elizabeth Arden's Salon will quench your complexion's thirst with youth-giving preparations that retain moist, young texture and smooth, unlined contours indefinitely. Bid a gay farewell to age, today, at Elizabeth Arden's fountain of youth! ● *Ardena Sun-Proof Cream* prevents burning. Applied lightly, it enables you to achieve a rich, uniform tan. Applied lavishly, it preserves the natural color of your skin. And best of all, it is completely invisible. \$1.40.

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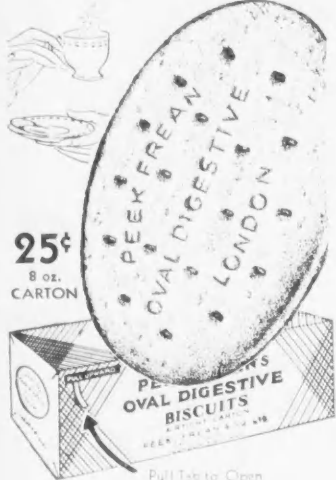
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Supplies Gently Acting "Bulk"
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Now and then, in talking with your friends, the subject of bran has come up. So that real facts might replace unsupported opinions, the Kellogg Company has aided for some years research in leading nutrition laboratories.

Studies made on a group of healthy women showed that two tablespoonsful of bran daily continued to relieve constipation, over a period of months. How different from cathartics—where dosage often must be increased.

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Further tests showed that Kellogg's All-Bran provided vitamin B and iron as well as "bulk." This "bulk" absorbs moisture, and gently exercises and cleanses the system—the right way to correct constipation.

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*Constipation due to insufficient "bulk"

THE DISTAFF SIDE

BY MARIE CLAIRE



STANDING ON TOP OF THE GLOBE. The prize-winning poster in the recent competition sponsored by the Institute of Foreign Travel.

FASHIONS must all start somewhere, goodness knows, so Spring hats are being credited this year largely to the inspiration of the Flemish exhibition in Paris and the Chinese art show in London, with a percentage of the blame put on Bourdette's play, "Margot," running at the Marigny in Paris. Since it's all about Catharine de Medici and Henry II you needn't expect a good many of the new hats to look anything but a bit quaint. Time was when hats didn't go so "arty" and a costume hat meant a costume party—but not any more. At least we seem to be recovering from that rash of Schiaparelli folly to the head known as mad-caps. Let us be thankful for small mercies.

Now York is showing a lot more enthusiasm about the Chinese adaptations than the Flemish—you have only to look at a Flemish portrait to appreciate why. It's reasonable to suppose that Memling's grim female, for instance, would get even the high spirits of a hat designer down. Next to a certain famous Rembrandt portrait, known to the member of this family who has suffered most from foreign travel as "that sour-faced boy in the tan" which is supposed to have authorized the vague for berets—that Memling lady seems to us one of the plainest people whose portrait was ever painted.

But don't let these friends get you down. There are actually an unusual number of very becoming hats this spring. Tailored girls will all want "Monsieur"—the latest steal from men—a Homberg affair curled well up on each side with a big metal buckle in the front; it's the perfect hat for a slutt, but bound to be a "Ford." Then there are Bretons, all sizes, not so hard to wear when they have a small bandeau beneath to grip your head, and little flat-crowned sailors with headbands of flowers or cockades of straw or feathers cut front. The Chinese Ming head-dresses adaptations mount high, the coolie types cock over your eye at a swagger angle. The Flemish peasant bonnets show your widow's peak, the ecclesiastical styles roll their brims and hold them against the tapered crown with side straps. If you think you look like Mary Stuart you can proclaim your conviction in a heart-shaped hat that comes down in your forehead in a peak. You saw the thing on Miss Vivian in "Trans-Atlantic Tunnel" and maybe you don't hate it.

The movement of trimming and folds is towards the front, well out over the eyes. The talk of chenille or silk hats over your back hair to hold them in needn't influence you much. You can still trust your force of character to do the trick as it has for a couple of years past.

There is a good deal of straw fabric in use, it can be tucked and pleated, and padded to make a rolled brim, paper panama is going strong and navy which is much the same, cross-grain is better than taffeta for fabric hats, lacquered and crepe steams are smart, and there are more birds' feathers than there has been for years.

A FRIEND in New York sent us an old little book a few days ago—probably of considerable interest to all you detective readers of detective stories, and with a certain charm even for the casual follower of crime fiction. Doubtless it is to be had on the bookstalls here by the time this appears in print.

It is called "Meet the Detective," a first-hand introduction to your favorite fiction sleuths by their creators. (The Telegraph Press, Park Avenue, New York, Price \$1.50). Here you meet Bulldog Drummond, Fu Manchu, Chief Inspector French, The Scarlet Pimpernel, The Saint, Philip Trent, Richard, and as many more of the romancers who have done so much to discredit Scotland Yard and Pinkertons off duty so to speak.

Detective stories are not one of the stars that steal our sleep, but even so we found this little book rather fun. After all, one can't live in a modern world and avoid these people completely. If you don't run across them in a book you see them in the movies and hear them on the radio. It is pleasant to know something about them. But from our point of view the book is interesting, however, lies in the variety of literary styles, and the way in which the authors' own backgrounds about presenting their characters, and the way in which they have been able to do so.

One feels that when a man writes in the satisfactory English that has been used in all the original approaches to this type of biography and the—well, it's hard to say.

PRACTICAL-MINDED ladies, planning their household equipment as well as discussing about the rival attractions of boyfriend and bills in a lounge, should pause to consider the new stainless steel kitchen equip-

ment. This is the latest contribution of Commercial Science to our kitchen comfort.

The enamel, aluminum and copper are all said to be pushed back into the dark ages by these new pots and pans. This fault was it wore out fast, enamelware chipped, aluminum stained with fruit and vegetable acids and took too long to heat on the increasingly popular electric stove. Copper—so highly recommended by all foreign cookbooks—needed constant polishing without, and retinning within, both expensive in time or cash.

Stainless steel is said to heat faster than aluminum and just as fast as copper. It never needs polishing

but always retains its pleasant platinum-like sheen because that's what it's like throughout. What particularly appeals to our practical eye is the sensible shape of its saucepans and so on, all built with wide bases to catch and spread the heat and cover the element or burner on an electric or gas stove. There is an enormous variety of sizes and types for all sorts of cooking, including four sizes of straight or flared edge frying pans. It's not cheap but we fancy it's worth its cost. We hope so—for we have just bought an omelette pan for our self, largely to please C. B. and prove our awareness of high style trends. It works, too.

CONCERNING FOOD

BY CYNTHIA BROWN

I CAN'T think, off the bat, of any fruit, vegetable or herb that isn't better all round when eaten at the time the Lord appointed it to develop than at the time man has chosen to force it to appear, except one and that's rhubarb.

Rhubarb, when you pick it out of the garden in July, is a stupid fruit or what-ever-it-is. If there ever was one. Naturally it sells for about two cents a pound then when nobody wants it. Oh, the more you can make a delicious speed relish out of it, and a simply marvellous marmalade, and that your Aunt Harriet's children join with ginger is one of the most delicious combinations you ever tasted. But I'll bet a dollar to a doughnut with anybody, the average reaction to Rhubarb-in-Season is revolt. Just an average eat, that's me.

The beautiful, rose-pink rhubarb now on sale in the shops is another story altogether. Where the garden product of mid-summer cooks to a posid green gelatinous slither (see how heavily I feel about it!) this frost grown beneath a pale whitey sun retains its beauty and its virtue all the way. A lesson to any girl. It is said to contain all sorts of revivifying mineral salts and things that are good for you but I can't go into that. It's enough to our family, as it ought to be for yours, that it makes a series of delicious sweets which cheer up the menu while we mark time waiting for pumpkins and the other fruits that herald the spring in those parts.

To any of my readers who have lived much in England I hasten to offer reassurance about any kind of Rhubarb whatever served with custard. I quite agree with you, it is disgusting. What we've suffered from that sort of sweet? Oh, well, we have each other.

It was at a party in this very town, a year ago that I first met rhubarb.

and meringues looking pretty together. Make the meringues yourself. It is only a question of egg whites, fruit sugar, and a great deal of beating. Cook them in small, flat rounds, like a little layer cake. Cut the rhubarb in inch lengths and do not peel it at all. Cook it very slowly in a little water until it is tender, then add sugar to please your own taste. Chill this and put big spoonfuls of it on the meringue just before serving and top with a heaping spoonful of whipped cream. This is queer, and simply delicious.

THE next is my own favorite and my own invention. Cut, cook and chill the rhubarb as above but use a little more water this time in order to have lots of pale coral juice. Peel navel oranges with a sharp knife (one for each guest, oranges, not knives). Slice them carefully and arrange the slices overlapping on a glass dish. Sprinkle with a little sugar and let the matter stand a few moments that the sugar may dissolve. Now pour some of the cold cooked rhubarb over all and sprinkle the top fairly thickly with blanched almonds put through the little nut mill. Serve macerated with it. No one will be quite sure what this particular sweet is all about but everyone will congratulate you and want more I'll warrant.

Rhubarb on bananas is good but more usual. Use two sliced bananas sprinkled with sugar and then put four cups of not too thin cooked rhubarb on them. The nuts are an improvement done as above, but not a necessity, and the amount will serve four people.

For rhubarb and raisin tarts you must first bake your rich little pastry shells in patty pans in a hot oven. Use one cup of butter and lard mixed to one cup of flour, a pinch of salt and 1/2 a tsp. of baking powder. Keep all the ingredients cold and chill the pastry roll in the refrigerator before rolling out to put in the tins. Prick the bottom of each little shell with a fork to prevent it rising up and refusing to hold its filling. Cut enough fresh rhubarb in 1/2 inch pieces (without peeling, remember) to make three cups. Cover a 1/2 cup of Sultan's raisins with 1 1/2 cups boiling water and simmer slowly until the water is reduced to 1/4 cup. Add rhubarb, two slices of lemon, minus the seeds, and 1/2 cups of sugar. Cook slowly until rhubarb is tender. Cool and turn into the pastry shells. Cover with whipped cream before serving, or with a meringue made of white of egg beaten stiff with fruit sugar added, and brown this lightly in the oven.

I don't like raisins, so to me these little rhubarb pies with meringue are more appealing, but suit yourself. Cut one pound of pink rhubarb in 1/2 inch slices, wash, drain and put alternate layers of rhubarb and sugar into a saucepan, until one cup of sugar

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ZERO WEATHER IN ONTARIO. Honorable Merion photograph by Edwin Mills, Hamilton, Ont.

has been used. Cook slowly until tender—(you really need no other water). To each two cups of rhubarb add the juice of ½ lemon, the yolk of two eggs slightly beaten and a few grains of salt. Turn the mixture into individual baked pastry shells and cook in a moderate oven until mixture thickens. Remove from the oven, cool, spread with meringue made of the whites of two eggs beaten stiff with four tablespoons of sugar, and then beat the thing till you are nearly a wreck. We don't want porous, skinny meringue here. Sprinkle the meringue lightly with granulated sugar, and bake eight to ten minutes in a slow oven to cook and brown the meringue. These can be served equally successfully hot or cold.

Scalloped rhubarb is easy and a lovely sweet when served with whipped cream.

Cut crosswise in ½ inch pieces enough unpeeled rhubarb to make three full cups—melt four tablespoons butter, add two cups soft bread crumbs, toss until butter is all absorbed (we use the nut mill for all soft bread-crumbs). Ever thought of buying a nut-mill? Mix one cup of sugar with the grated rind of one large orange. Sprinkle the bottom of a quart pudding dish with ½ of the crumbs. Cover the crumbs with ½ the rhubarb, sprinkle with ½ the cup of sugar. Repeat and put the last of the crumbs on top. Cover closely and bake forty-five minutes in a fairly hot oven. Remove cover and brown quickly. Serve hot with whipped cream sweetened and flavored with orange extract.

Lastly, fresh pink rhubarb tart, which with cream vies with the famous English gooseberry tart in popularity, and I'm not sure doesn't poll the most votes.

Bake the pastry on an inverted pie pan. Wash and cut one pound of rhubarb and put it in a saucepan, alternating with layers of sugar until you have used a cup of sugar. To each two cups of rhubarb allow the juice of half an orange and its grated rind. Cook until the rhubarb is soft, remove from the stove, allow to cool slightly and add the beaten yolks of two eggs. Turn mixture into baked crust and cook in a slow oven until it is firm. If intended to be served hot, spread with meringue made of the two egg whites and four tablespoons of powdered sugar and brown it in the oven. It could use a thick topping of whipped cream, slightly sweetened. You don't you like rhubarb?

DRESSING TABLE

BY ISABEL MORGAN

WIDE interest in the Little Theatre movement and amateur theatricals of all kinds, has brought so many Canadians in close contact with the stage, we feel there is a large audience interested in learning something about the latest developments in stage make-up. Much has been said and done to improve the looks of women and there are, literally, thousands of cosmetics for every conceivable requirement of the maquillage. Make-up for the stage and screen, however, has remained fairly static in its development. Anyone who has taken part in amateur theatricals or who has visited friends backstage, cannot have failed to observe the obvious crudities necessary to overcome the effects of stage lighting. Those who have worn greasepaint are well acquainted with its discomforts . . . for one thing it does not permit the skin to breathe naturally, and requires continual retouching and renewal.

The advent of color photography with the screen play "Becky Sharp" heralded the entrance of Elizabeth Arden into the field of stage and screen make-up, with the result that she has designed, in collaboration with an outstanding chemist of the make-up industry, a new Screen-Stage make-up. It has, but recently been brought to Canada and the other day at a luncheon we saw it demonstrated with a model. Such a fascinating array of every conceivable shade of foundation, powder, eyeshadow, rouge and lipstick! We were interested in the fact that the colors of the latter two designed for the screen are exceedingly dark and muddy in color, but that the alchemy of light and photography transforms them into lively, life-like tones.

The make-up for the stage was begun with a thorough cleansing of the skin, followed by a foundation that is a complete departure from ordinary greasepaint, although the method of application is standard for the most part. Blending is very important, and must continue into the ears, behind them and down into the neckline.

LINER, or eyeshadow, is the next step. With a brown make-up pencil, a thin line is defined just above the lid. A tiny portion of the liner is daubed onto the surface between lid and eyebrow. Patting carefully with the fingertip or brush, the liner is carefully blended upward and out, fading as it nears the outer edge. Brown pencil is used for the eyebrows, following a faint line from nose to each temple. When it is desirable to raise the eyebrows slightly, dark shadow is omitted, and the pencil applied a little over each eyebrow. If the eyes are deeply set, then it is best to use the shadow lightly. Moist rouge, or the Tissue Stick, is applied to the lips, and a small brush is used to add in outlining the shape of the mouth. Care is taken to rouge the inside of the lips, which must display color through all the various motions of speech.

We were told that powder, as a rule, should be the same shade as the foundation make-up. If a face is very thin, it is advisable to change to a lighter shade. Full faces may use a darker powder. It is patted on thoroughly in generous quantities from chin to forehead. This "sets" the make-up, and after a moment, is brushed with a puff or complexion brush to remove the excess. The soapless brown or black Eyelash Make-Up (Mascara) is brushed slightly upon the eyelashes—or lashes are beaded.

Screen-Stage Liquid Powder, the last important stage of the make-up, is spread lightly with a sponge upon the neck, shoulders, arms and wherever flesh is exposed. Patting produces a fine, even texture.

Brighter rouge colors and heavier liners are used for stage make-up than for the screen. Make-up foundation is not applied so heavily for the smaller intimate theatres as the larger ones, and eyes are more strongly accented. Lines and wrinkles are removed with lighter blends of make-up, and surplus flesh, such as a double chin, is "modelled out" with a darker shade of make-up foundation which is blended on the original

foundation until the unruly surplus has faded out.

The powder which "sets" the whole make-up is said to be waterproof and to maintain its fresh, natural appearance indefinitely. One point which should recommend itself strongly to those whose interests are linked with the theatre, is the fact that this new make-up does not harm the skin. Ingredients are so pure that leading dermatologists use it to cover facial wounds and scars that are not completely healed.

TRAVELERS

Lieut. Colonel Frank Stanton and his son, John, of Quebec, have sailed for England where the latter will enter Avistford School, Sussex.

Lady Price, of Quebec, is the guest of her daughter, Mrs. J. Grant Glasco, in Montreal.

Miss Nancy Selog-Montefiore, daughter of Captain and Mrs. W. Selog-Montefiore, Westmount, Que., has returned from a visit with her cousin, Miss Enid Joseph.

Mr. and Mrs. S. D. McKay, of Sarnia, Ont., are spending the winter at Daytona Beach, Florida.

Mrs. Gordon Scott and her daughter, Miss Helen Scott, of Montreal, have left to spend some time in St. Petersburg, Florida.

Mr. and Mrs. Wilson G. McConnell, of Montreal, have sailed by the Lady Rodney to spend several weeks in Jamaica, B.W.I.

Mr. and Mrs. Harold Molson, of Vancouver, B.C., have left on a motor trip to Mexico.

Mrs. Stephen B. White, of Montreal, is the guest of Mrs. Frederic N. Watrous in New York.

Commander K. Takemichi, the new Naval Attache at the Japanese Legation, has arrived in Ottawa.

Rev. and Mrs. Sydney Williams and their children, of Shawinigan, are the guests of the former's parents, the Rt. Rev. and Mrs. Lennox W. Williams, in Quebec.

Mr. and Mrs. G. R. E. Troop, of Ottawa, have sailed to spend two months in London, England.

Mrs. F. L. C. Bond and Miss Theodosia Bond, of Montreal, have left by motor to spend some time in California.

Mrs. Evelyn Booth and her daughter, Miss Pamela Booth, of Ottawa, are spending a few weeks in Miami Beach, Florida, and later will visit in Nassau.



Mr. and Mrs. Hattley Hegeler, who have been the guests of the latter's mother, Mrs. A. E. Rogers, in Ottawa, have returned to New York.

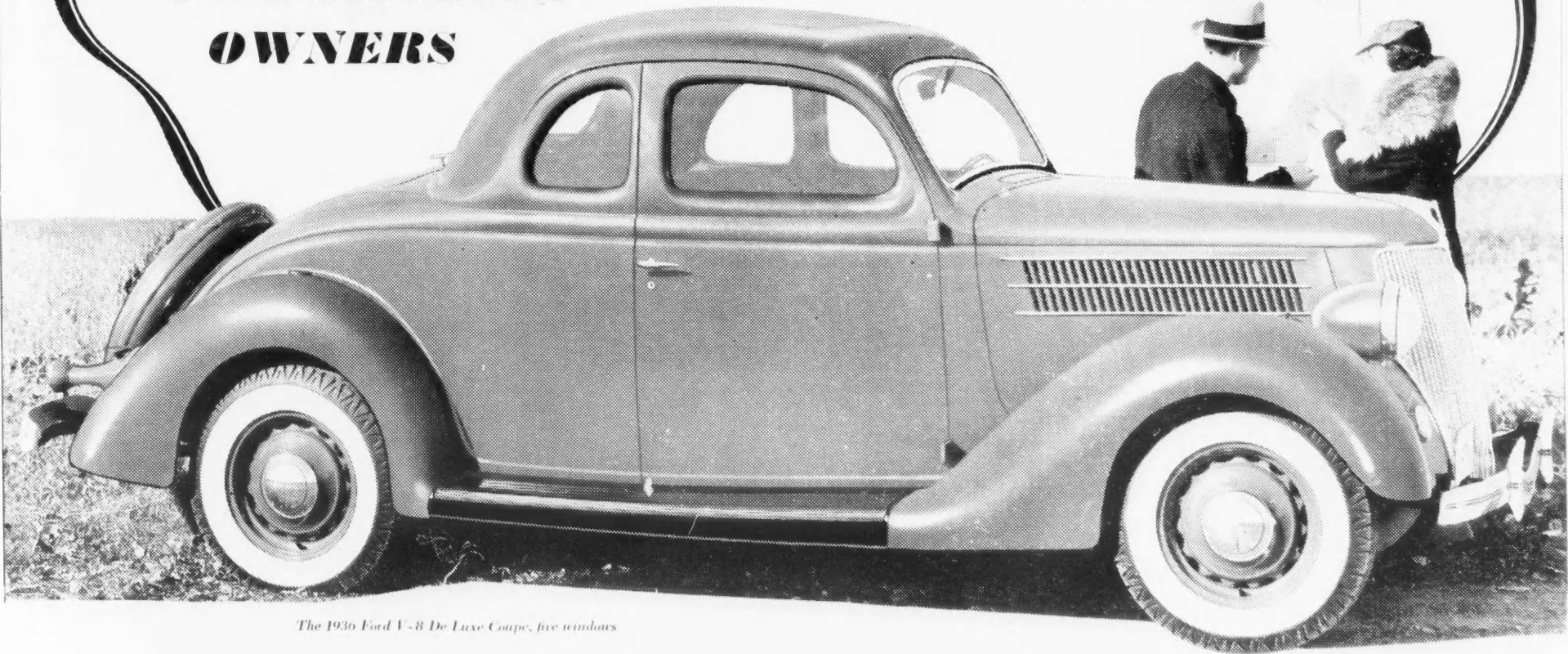
Major and Mrs. H. Westwoodland, of Quebec, have sailed from Halifax, N.S., for England where they will visit their son, Mr. Roy Westwoodland, before he leaves for India to assume his duties as subaltern with the Cavalry Guides of the Indian Army.

Dr. and Mrs. H. M. Torsy, of Ottawa, are spending a few weeks in Florida.

Mrs. John McMorris, of Montreal, has left to spend some time in Palm Beach, Florida.

Mr. and Mrs. Morgan Johnston, of Montreal, have left to visit in New York and Philadelphia before sailing from Boston to spend six weeks in Jamaica.

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Feb. 15* **SAMARIA**
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to Belfast and Liverpool

Feb. 7 **ANDANIA**
Feb. 21 **ANTONIA**
Mar. 6 **ANDANIA**

to Plymouth and London

Jan. 30 **ALAUNIA**
Feb. 13 **ASCANIA**
Feb. 20 **AURANIA**
Feb. 27 **AUSONIA**

*Sails at Boston following day

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Feb. 2 **ALAUNIA**
Feb. 16 **ASCANIA**
Feb. 23 **AURANIA**
Mar. 1 **AUSONIA**

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MARRIAGES

John and Miss Margaret Foreman
of New York, married on Jan. 24, 1936, at the home of the bride's parents, Mr. and Mrs. J. H. Foreman, 1000 E. 10th St., New York City. The ceremony was performed by Rev. J. H. Foreman, pastor of the First Baptist Church, New York City. The bride was attended by Miss Margaret Foreman, her sister, and Miss Margaret Foreman, her sister. The groom was attended by Mr. J. H. Foreman, his father, and Mr. J. H. Foreman, his father. The couple will reside in New York City.

ANNOUNCEMENTS

The Academy of Dramatic Arts will hold its fourth annual festival, "Night in the Town of a Dream and a Dance," to be held at the Academy's Grand Ballroom on Wednesday, January 29th, 1936. Starting at 8:00 p.m., the orchestra will furnish the music for dancing. Bridge will be arranged.

THE SOCIAL WORLD

ADELE M. GIANELLI, SOCIAL EDITOR

SILHOUETTES OF A SOVEREIGN.

Looking towards London, silhouettes of the King are outlined against the black pall that covers England. The silver silhouette of his Jubilee burnishes bright in the memory of many one outlines with gentle hand silhouettes of commoner touch that are illumined in the light of an exquisite transparency, clarifying the golden robes of a Monarch to reveal the heart of a Man. The sailor, the soldier, the husband, the host, the sportsman, the statesman, the friend—as well as the Sovereign, one saw in five years of London life. Silhouettes flash upon this dark screen with a radiance of humane personality that once made the audience of a world feel that with him they "had walked with Kings" while "the King" had not lost the common touch. Somehow to one knowing England well, it was as if London were but a black void with these silhouettes only shining, and the script flashing the sailor's motto that was most truly his, "England expects that every man this day will do his duty."

From the balcony of Buckingham Palace, from the Cenotaph's capital, from the flagstaff of the Royal Standard at Windsor, from the treetops at Sandringham—the silhouettes and script seem flashing forth the story of His Majesty, George V, to be engraved on the hearts of the subjects calling him "The King."

THE SAILOR. The Solent is a song of color, "Red sails in the sunset," dove-white ones, too; the gleaming bulk of the *Manochar* in drydock, a great monster of the deep resting on



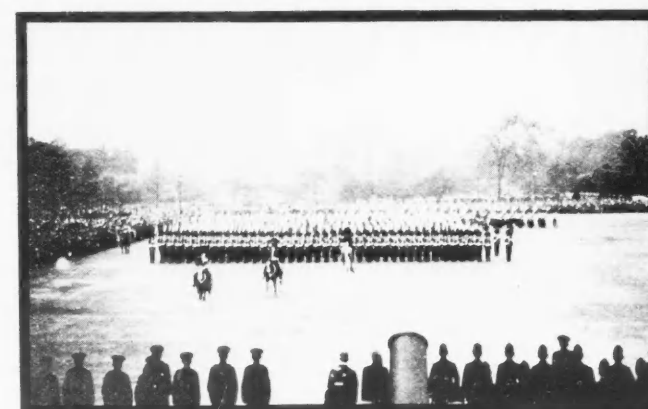
BUCKINGHAM PALACE through the mists of St. James Park—today the London mist is one of tears. Delicately etched in black and white the great Victoria Fountain in the distance.

tireless in his work for the soldiers. It was in 1916 that he inspected the just-opened Daughters of the Empire Hospital in Hyde Park, London. A friendly, sympathetic word for each soldier and what is more, a word of cheer that must have cost much effort in those searing days. His was the gift of humor and when he came to the officer trying to read a copy of "Life," he remarked humorously, "I see you are enjoying 'Life,' and chuckled heartily at his own little joke. But was immediately concerned with the wound of this Canadian with whom he exchanged experiences, giving

Squire out with the guns, his bag was invariably the best. Others glimpse him cantering in the Park. But the debonair silhouette inside the Royal Enclosure is the smiling silhouette of a merry monarch who would never gamble his crown away and drove off with his Queen and six dappled greys in a landau, outriders and postillions grand. Happy to meet, sorry to part, happy to meet again!

THE HUSBAND. Escorting the Queen, his was a most familiar figure, "Their Majesties" naturally at State functions wherein was shared the sovereignty in due domestic royalty but *always* "my dear wife." Of a Sunday afternoon their silhouettes blend in long shadows on the grass as one glimpses them crossing the terrace at Windsor to attend Service in St. George's Chapel. It is a gentle picture, this King and Queen sauntering by a most garden of the Norman Tower founded by Edward III—this father of a potential Edward VIII. It is a romantic picture, this royal couple of unblemished loyalty, promenading in the precincts of the Knights of the Round Table, within touch of the banners of Knights of the most distinguished Order of chivalry in the world, The Order of the Garter. Here Edward III had chosen "the most valiantest man of the realm" whose highest ideal of duty was to serve because "they saw it was a thing most honorable whereby great unity and love should grow and increase." It is a sombre silhouette of humble simplicity that George V enshadows on this grass a servant of the Crown who must keep flying that Royal Standard above an Empire's Windsor, over an Empire's heart. For that is Windsor and, perhaps prophetically, the long shadows then deepening from that silhouette were already marking where Windsor would take him for its own to St. George's heart. Though unannounced as yet, the shadow having just broken at the Fountain, it is likely that where Edward VII lies, so also will lie this last sombre silhouette of George V.

THE STATESMAN. On the rostrum, addressing a World Economic Conference with the eyes and the ears of a harassed world concentrated upon London, the King rises as no lay figure but as a specialist, no theorist but a realist. He counsels wisely, prevention rather than cure; he is toler-



KING GEORGE V at the Horse Guards' Parade during the ceremony of Trooping the Color. A snapshot from the Whitehall balcony of the Secretary of State for Scotland.

the field-glasses following the races at Ascot. Horses and hydrangeas, hyacinths and hedges. For the Royal Box at Ascot blooms beautifully with blue and pink hydrangeas. They miss the Royal Enclosure and the King, receding in the sport of Kings, moves happily among his circle of friends, a little, boyish figure forgetting affairs of state in following the paces that race about the turf course in a comet of copper. His intimates perch upon him sitting in a shooting cover, his gun at his shoulder. A wonderful aim he had and as The

ant but he is firm; he believes that "What a man's heart can conceive, man's hand can achieve." His hand was the healing one of peace. Of that Conference I wrote in part—
"The world met in Conference. All roads led to the Geological Museum where the anatomy of the world's soul is to be dissected. Like an operating room it is, this welfare bureau, bare and clean and white, with touches of green to promise life. Captains curiously like Canadian homespun are its only furnishings, apart from the serried ranks of black-coated delegates, and in one corner, as if waiting anxiously in the consulting room, some women sit. The Press, holding in its powerful hands the drugs to kill or cure, stir restlessly and the moment is at hand. The only evidence that this is 'Forever England' is His Majesty, the King. His address is the most thing that has ever been broadcast. It swayed the world. It is hoped that it bound the world together and, if so, it may be said without exaggeration that this King of surgeons will have successfully performed the operation of saving the world. He wore a white carnation." That is the silhouette of The Statesman—the slim, trim figure facing the world from the rostrum of a World Conference. "He wore a white carnation." Surely he meant it to symbolize Peace, the most healing



AN EXCLUSIVE GLIMPSE of the entrance to the former Prince of Wales' apartments in St. James's Palace. Comparatively new have seen this simple courtyard which has an unobtrusive entrance far from the well-known facade of St. James's Palace.



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pensive serenity . . . a silhouette of such might well be one of unapproachable austerity. And a King so easily be a Kaiser! But come over the garden wall through which by divers gates all strata of society pour into the Royal Garden Party. The King is host and through the striding avenues of humanity, across lawns miraculously blossoming into human beings at their best because of him—an Empire springing from all corners of the earth, the silhouette of savoir-faire defines The King as host. On an average of two to a minute—there are thousands there—a host mingles with his guests, down cool slides no longer cool in the July sun, equestrian follow. The Durbur marquis, crimson and gold, offers shade, but not until he and the Queen, in different directions have circled the assembly with unflagging interest and kindly attention to their people, do tea and those luscious strawberries and cream refresh them. A silhouette of savoir-faire saw him as courteously conversing with a bonneted octogenarian of the Stage as with the bejewelled Maharajah, millions rich in money and men.

THE SOVEREIGN. The Throne his background. It is the Court of St. James and the Court Chamberlain is announcing my name as I am presented to His Majesty, the King and Her Majesty the Queen. To curtsy gracefully in that scintillating fairy-land that the night makes of a Throne Room, should have been a nerve-racking experience. The grave, courtly bow of a sovereign so rightly ruling, the smiling eyes of understanding, and the magnificent pomp of "Presentation at Court" was but the happiest of experiences. My Sovereign was silhouetted, not enmantled as a mighty ruler, but as a friend playing his part in the duty he was born to—"nor palter'd with Eternal God for power." The golden throne chairs on the crimson dais, the Queen in a blaze of Crown Jewels, the imposing House hold in attendance, the Life Guards, the Gold Stick and the Silver Stick, the majestic Indian princes, the tiers of gorgeous uniforms, the regalia of the Peerage, the myriads of shimmering chandeliers and music throbbing, flowers perfuming . . . it was the Court of St. James but one felt perfectly at home. And so the silhouette of the Sovereign stood simply as Tradition.

HIS MAJESTY, THE KING. To the silhouette of Tradition, one has been curtsying low to His Majesty the King one makes this last salute of a loyalty he nourished well. "Our



SANDRINGHAM, where King George V led the life of a country gentleman and where his life moved peacefully to its close.

Jubilee he spoke of Queen Victoria. "My grandma," said he in reference to her and so unconsciously to me he took his place in a temple of timeless beings—the man who was a boy, the King who was a man. With Tenyson we say, "Render thanks to the Giver, England, for thy son. Let the bell he toll'd, God accept him, Christ receive him."

TRAVELERS

The Hon. Percy E. Thelsson, brother and heir presumptive of the sixth Baron Rendlesham, England, is the guest of Their Excellencies at Government House, Nassau.

Lady Forget, of Montreal, is the guest of her daughter, Mrs. Pierre P. Casgrain and Mr. Casgrain, in Ottawa.

Professor Sir A. E. Zimmerman, of London, England, was a recent guest at Government House, Ottawa.

Sir George and Lady Pooley, accompanied by Mr. and Mrs. G. Percy Robertson, Ottawa, have left to spend a few weeks in Georgia.

Among the recent guests at the Chateau Frontenac, Quebec, were Dr. and Mrs. Percival Garbutt, of Toronto.

Mr. and Mrs. Stanley Mills, of Hamilton, are spending some time in St. Petersburg, Florida.

Mr. and Mrs. Robert Jaffray, of Toronto, are at the Chateau-Haddon Hall.

Mr. and Mrs. R. P. Birtchard, of Victoria, B.C., who have been in Cal-

ifornia, avoid the possibility of being "short-changed" but will get back none of the bad coins that float about various countries. The pursuer of your ship will be able to exchange your travelers' cheques for the money of the country whose port you are entering.

IT'S REAL FUN

I HOPE that the foregoing suggestions have answered a few of the little problems confronting those who are planning ocean travel. Above all, I sincerely pray you not to consider sea travel a complicated thing. Once you get all the little preparations attended to, it is a pure joy in the recreation and renewed health it can give you. I have envisioned the problems of sea travel, let me now atone by picturing its pleasures.

Life on shipboard is spontaneous and joyous. Sunny days slip by in a round of pleasure. For the athletically inclined, there are sports; swimming in the ship's pool, deck tennis, deck golf, and miles of hiking around the deck. Some travelers even go to the point of having a regular schedule. The social life on board is irresistible; no matter how unsocial you may think yourself, from a landlubber's point of view, you will be drawn into it. A sort of free-masonry develops among people bound, perforce, to the same sailing oasis in the midst of an ocean. Acquaintances ripen into friendships. Pleasant chats through lazy hours in deck chairs, or deep in a good book. Happy hours slip by until the golden sun drowns in the ocean and the stars come out and transform the lonely ship into a silvery galleon of old. Fun-loving spirits plot gay events; masquerade nights to inspire your ingenuity; concerts calling upon your talents; treasure hunts; bridge tournaments and prizes; sport tournaments and more prizes.

An ocean voyage is a vacation in itself. Many travelers declare that the ports of call and the lands of destination are merely an added reward to crown the pleasures of sea travel!



PARTICULARLY ON SOUTHERN CRUISES the sports deck is the favorite spot for lounging. Here is a group obtaining sun-tan which will be the envy of all friends when they return. Swimming aboard ship has a thrill not found easily elsewhere.

—Photo courtesy American Express Company.

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HOW TO DO IT

(Continued from Page 14)

steward, about \$5; bath steward and deck steward, \$1 to \$2 each; social hall, library, smoking room and "boots" stewards about \$1 to \$2 each. Of course, it all depends on whether or not you have received service from these people. You may not have seen one at all, and have pestered another. Tips should be in comparison. Some travelers figure their total tips on shipboard to amount to 10% of the cost of their steamship ticket.

To the question, "Whom to tip in foreign countries?" a cynic might answer "everybody." But this is not quite the case. Only those with whom the traveler comes into more or less personal contact really expect gratuities. For small services a 10c coin is not scorned, and even 5c coins are accepted in cases where they are in proportion to the service rendered. In most foreign hotels and restaurants the improvement has been introduced of adding 10% to 15% to the bill in lieu of tips. The tips to porters at railway stations amount to about 10c in Canadian money for each valise carried; 15c each for the large, heavy ones.

One might say that travel funds are among the most important things to take along on a trip, and for this purpose travelers' cheques are recommended. They are accepted everywhere, serve to identify you, and are protected against loss and theft. If you are not familiar with the money of the country in which you are traveling, it is advisable to get plenty of small change each time a travelers' cheque is cashed. By paying your restaurant and other small bills in exact change you will not only

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to be worn over high tailored necklines. Soft, gleaming, rich; especially effective if the frock is cool black. This 3-strand style is \$5.

A Sprig of this . . . a dash of that . . . gay colorful New York flashes . . . that bespeak a "Fashion Savoir Faire".



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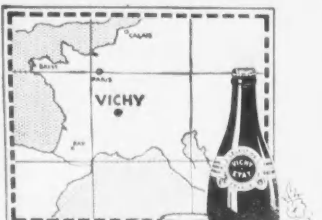
Heintzman piano craftsmen have achieved another triumph. Into the new 5 ft. 3 in. grand and the 5 ft. 10 in. upright they have built new developments in action and acoustics which produce a richness of tone hitherto unknown in the smaller models. Yet these same developments effect such a saving in manufacturing costs that the new models can be offered at drastic price reductions. Each instrument is built with typical Heintzman thoroughness. Instant response. Amazing power and beauty of tone. Beautiful case design. Come in and see these new piano values. 1936 financing terms are the lowest in Heintzman & Co. history. Your present piano accepted in partial payment.

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PLEASE EXTRACT YOUR MARKED TEETH BEFORE THEY ARE TOO LATE TO SAVE.

But it's not too late when your teeth begin to ache. That's why it's such a tragedy to let them get put a "deadline" on your teeth.

Many people discover too late that merely cleaning the teeth isn't enough. That proper care is given more essential. For authorities agree that gum-growth puts more adults of teeth than any other cause.

See your dentist regularly. And brush your teeth and massage your gums twice daily with Forhan's tooth paste that protects your gums as it cleans your teeth.

Originated by Dr. R. J. Forhan, for 26 years a dental specialist, Forhan's remains his special preparation, long used by dentists everywhere for the care of the gums.

Your money can buy no finer tooth paste than Forhan's. At all drug stores. There's no source of prevention in every tube.

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For Kaffee Hag is not coffee, fine coffee — it's a blend of habit-forming caffeine. It tastes like what it is a blend of the best Brazilian and Columbian coffees.

Get a can of Kaffee Hag Coffee today. Make it good and strong for that way you get its fullest flavor. (If you use a percolator, perk twice as long as ordinary coffee.) At your grocer's or send the for generous trial can.

Kellogg Co., London, Ont.



A SEXTETTE OF BRIDES. Top, left to right, Mrs. George Mauson Campbell, of Ottawa, formerly Miss Cynthia Hill, daughter of Mr. and Mrs. H. P. Hill, Ottawa. Photo by Horsdal. Mrs. Graham Macleod, of Halifax, formerly Miss Mary Elise Gilbert, daughter of Mr. and Mrs. Walter Gilbert, of Saint John. Photo by Climo. Mrs. Cordner Cunningham Wright, of Matane, Quebec, formerly Miss Margaret Bolton Richards, daughter of Mr. Justice and Mrs. C. D. Richards, Fredericton. Bottom, left to right, Mrs. John Hayward Northway, Toronto, formerly Miss Frances Vivian Lewis, daughter of Mr. and Mrs. Thomas Graham Lewis, of Belleville; Mrs. Arthur Robert George Ament, formerly Miss Margaret McKay, daughter of Judge McKay, of Port Arthur. Photo by Fryer. Mrs. Donald Cruikshank, of Ottawa, formerly Miss Aidrie Main, daughter of Mr. and Mrs. Daniel Todd Main, Westmount. Photo by Karsh.

PEOPLE WHO DO THINGS

BARONESS Catherine de Hueck, 42, is a Canadian-born woman. She came to Toronto from London, England, in 1910, and has since then been a resident of this city. She is a member of the Russian Relief Committee, which was organized here after the Russian Revolution. She has been active in the work of the committee since its inception. She has been a member of the committee since its inception. She has been a member of the committee since its inception.

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politician. This was particularly exemplified upon the Department of Marine being included in his portfolio, by his speedy abolition of the politically appointed harbor boards, with the result that Canada's chief ports will henceforth be administered by a central technical staff from Ottawa.

The first engineer to be appointed head of an engineering department since Confederation, he has openly expressed his dissatisfaction with the system whereby Canada's national railway, although vested in the Minister of Railways, is managed by "remote control or a sort of absentee landlordism," which he contends does not accord with the principle of governmental or ministerial responsibility.

Born in Waltham, Mass., of sturdy New England stock, he has interesting family affiliations with Canada. For one of his forebears was a first cousin of the Hon. Joseph Howe, who left his mark on Nova Scotia politics in the middle of the last century, and there are many who see a somewhat striking family resemblance between the new minister and that outstanding Canadian statesman and orator of former days. It is a matter of more than passing interest that Julia Ward Howe, the talented author of "The Battle Hymn of the Republic," was also a family connection.

After receiving his early education in his native city, Mr. Howe entered the Massachusetts Institute of Technology where he was a brilliant student, being appointed upon graduation Assistant Instructor in Engineering. The following year, although only 22 years of age, he was appointed Professor of Engineering at Dalhousie University, N.S., which position he held for five years until 1913 when he was appointed Chief Engineer to the Board of Grain Commissioners, with headquarters at Port William.

In 1916 he resigned to organize the firm of C. D. Howe and Co., consulting engineers, at Port Arthur, which during the nineteen years it has been in operation has designed and supervised the construction of grain elevators, pulp mills, coal docks and other heavy engineering structures to the value of approximately one hundred million dollars. It is in connection with the construction of grain elevators, however, that the firm is most widely known wherever the handling of grain is an important occupation, one of their elevators erected at Port William having the distinction of being the largest in the world.

Mr. Howe has traveled widely in connection with his different enterprises, particularly in the Argentine where he has undertaken big contracts with the government of that country, and where he incidentally learned to speak Spanish. He has also some knowledge of Italian and it is rumored that a terminable speech delivered in that tongue in a session of Port Arthur largely been.



HON. CLARENCE D. HOWE
—Photo by Adley & Carlson.

pled by Italians brought handsome results on election day. He made extensive use of the airplane when covering his widely scattered constituency, which perhaps also contributed to his securing more votes than those recorded by all of his four opponents combined.

Mr. Howe married in 1916 a daughter of J. R. Worcester, a well-known consulting engineer of Waltham, Mass., in whose office he had worked during vacations, in his student days, and he is the proud father of five young Canadians, all born at Port Arthur. He has the reputation for possessing remarkable powers of concentration, an active and retentive memory, and the happy faculty of making and retaining friends. A member of the Engineering Institute of Canada of long standing, he is highly regarded by his colleagues in the engineering profession, several hundred of whom recently tendered him a banquet at the Capital as an expression of their good will upon his receiving cabinet rank.

THE NEW WOMAN M.P.

THIRTY-SEVEN years ago Mrs. George Black, now Member of Parliament for the Yukon, scooped the world on the first interview ever granted by Betty Green, the "Witch of Wall Street," whose millions and misadventures had made her an international figure.

It wasn't exactly an authorized interview. In fact, it was got by stealth, largely because the interviewers needed money badly at the moment, and the Chicago Tribune had a standing offer of a hundred dollars for anyone who could get Betty Green to talk.

At that time Mrs. Black was Mrs. Will Purdy. Her father-in-law was a railroad president. On the strength of his name she got to see Mrs. Green and tried to sell her buttons in aid of the veterans of the Spanish-American war.

Betty Green never gave anything to charity, and said so with vigor and at considerable length. She complained that she had no money to spare. Her son was playing ducks and drakes with the three-million-dollar railroad she'd bought for him in Texas, and she herself had been so foolishly extravagant as to have three bathrooms put into the new house she was building in Chicago. As if one bathroom wasn't enough for everybody in a house, servants included!

The young button vendor took no notes, but she treasured every word in her memory, and when at last Betty Green showed her out of her shabby office she had the material for a first-class story.

The Chicago Tribune paid her the hundred dollars and printed the interview on page one.

Betty Green, mad through and through, tried to get the reporter's father-in-law fired because his name was used to gain her confidence, but he didn't happen to be connected with one of her roads.

TRAVELERS

Mr. and Mrs. J. Carl Pendray and Miss Alleen Pendray, of Victoria, B.C., are sailing from San Francisco for a trip through the Panama Canal. They will also visit South America, Bermuda and New York, returning home by motor from Eastern Canada.

Mrs. W. H. Bennett has returned to Toronto from a visit with her sister, Mrs. Wilson Southern, in Ottawa.

Mr. Arlie Norcross, of Ottawa, is spending the winter months in Bermuda and the West Indies.

Mrs. Harold Turner and her two children, of Quebec, are the guests of the former's parents, Dr. and Mrs. Harvey Smith, in Winnipeg.

Mrs. Norman Gird, of Sarnia, Ont., who has been visiting General and Mrs. E. C. Ashton, in Ottawa, has left to spend the remainder of the winter in Florida.

Miss Jean Beaudry, of Montreal, is the guest of Mrs. George C. Graves, in Ottawa.

Coty
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Below: Zebra and lioness in the Kruger National Park

Left: The Volksoper Theatre, Johannesburg, seating 3000 people

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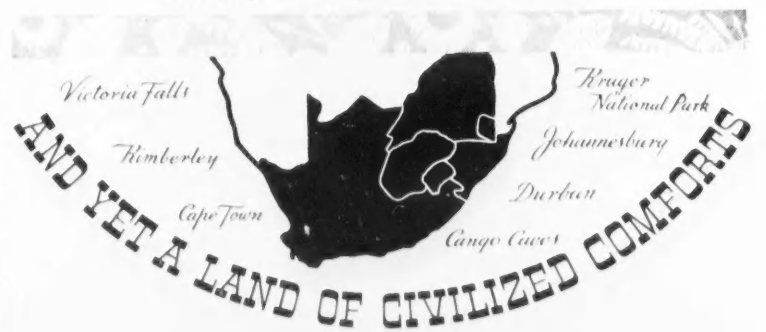
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SATURDAY NIGHT

SECTION III

BUSINESS

FINANCE

GOLD & DROSS

INSURANCE

THE MARKET

Safety for
the Investor

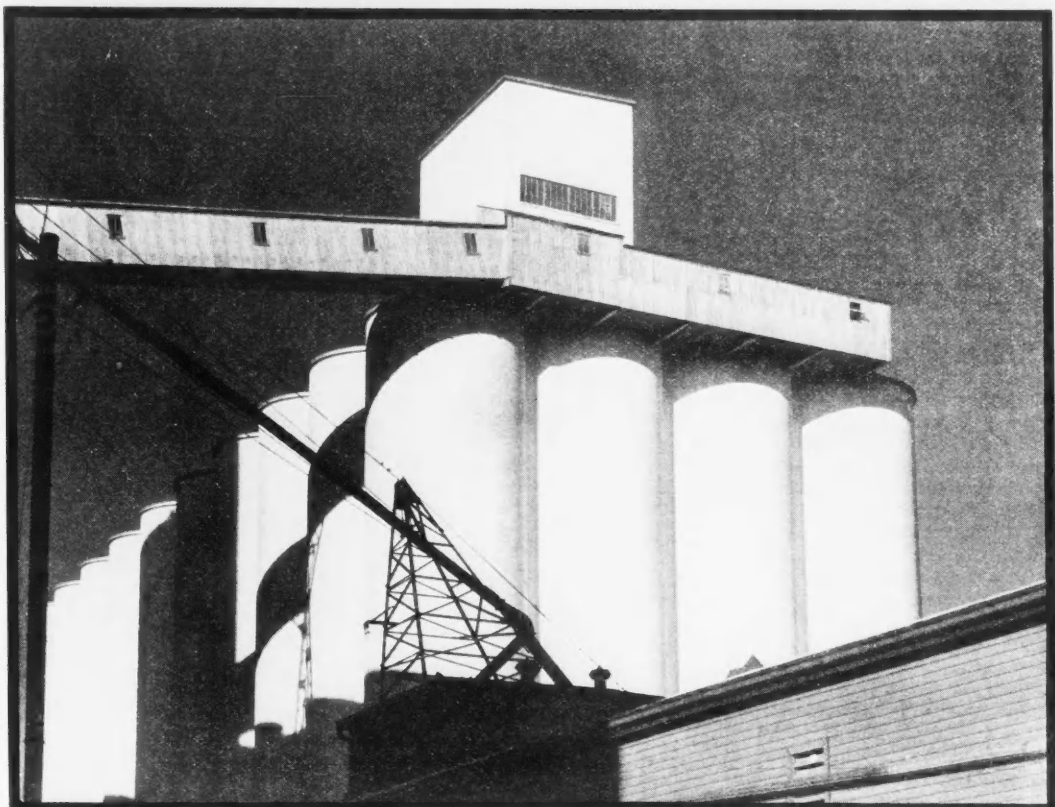
TORONTO, CANADA, JANUARY 25, 1936

P. M. Richards,
Financial Editor

NATIONAL LOAN COUNCIL TO CHECK DEFAULTS

The Result of Spendthrift Leanings in Certain Provinces—Plan Spells End of Provincial Authority in Financial Affairs—What of the Municipalities?

BY W. A. MCKAGUE



NEW STORAGE ANNEX OF TORONTO ELEVATORS, LTD., recently erected on Toronto's waterfront in the brief space of eleven weeks. The capacity of this addition is two million bushels, making a total elevator capacity of four million bushels.

—Photo by "Fax," Saturday Night staff photographer.

BETTER PLAN TO REPLACE A.A.A.

New Policy Will Not Pay for Non-Production, But For Production That Preserves Land's Fertility

BY WALTER LIPPMANN

THERE is a very good reason why there has been no wailing and gnashing of teeth at the judicial destruction of the A.A.A. It is that the Court has cleared the ground for a far better agricultural program. Without some such general sweeping away of the emergency devices of the A.A.A. and the powerful vested interests and sectional lobbies which it was establishing, it would have taken years of educational effort, probably years of disappointing effort, to induce Congress to consider seriously a truly national program. The far-sighted agricultural leaders have known for many months that they were in a sense the prisoners of the A.A.A.'s success. The thing worked so well to satisfy immediately the more politically powerful farmers that very little progress could be made in substituting a better policy.

Yet A.A.A., though a justifiable expedient, was bound in the long run to become an economic and political monstrosity. The theory that the price of a few commodities selected out of all the products of the farms must be maintained at a level fixed by Congress meant that sooner or later Congress would succumb to the temptation to raise this price on some or all of them in order to play sectional politics. The initial basis of A.A.A., which was to freeze the right to produce certain commodities on particular farms and then to create a vested right among established farmers as against new farmers, was thoroughly objectionable. The delivery of government checks for not producing certain commodities was universally disliked.

Yet, without some such decisive ending to this emergency system, it would almost certainly have perpetuated itself, would have degenerated into a scandal as great as that of the tariff lobbies, and would have discredited the whole conception of a national policy for agriculture.

IN CONSIDERING the new policy to be offered to Congress, it should be said that there is plenty of official material available to show that Secretary Wallace has not pulled another white rabbit out of his hat. It is probably true that he has been forced to mature his plans more rapidly than he expected. But the principles of the new policy have been developing for much more than a year, and there are plenty of documents already published which expound them.

What are these principles? The old A.A.A. paid the farmer not to produce so much wheat, cotton, corn and so forth. The new policy proposes to pay him to produce more hay and more crops that preserve and renew the fertility of the land. That is the essence of the change. Instead of a payment not to produce an unwanted surplus of a few commodities, he is to be paid to produce more of these commodities that are needed in the interest of more scientific farming. He will still receive money. But the money will be spent to stimulate him to conserve and replenish the land.

The fundamental point which needs to be under-

stood is that the excessive production of wheat, cotton, corn was not only ruinous to the farmer's pocketbook, but ruinous to the land. There are many millions of acres of farm land in America that have been plowed up and planted to corn and cotton and wheat which ought never to have been plowed up. They should have been left to grass. There are many acres which ought never to be used for those crops because the land is so poor that they exhaust it. These acres ought to be planted to crops that replenish instead of exhaust the soil. There are many acres of land that are not suited to farming at all and should be turned back to forest.

A SCIENTIFIC farm policy, in other words, regardless of all questions of the price of wheat, corn and cotton, would call for less wheat, corn and cotton, more hay, more legumes, more forests. The problem of agricultural adjustment, therefore, is to induce the farmer to farm more scientifically. If he farms more scientifically he will not only conserve the land, but will do away with the surpluses that have been his nightmare.

There are some interesting figures, prepared by the Department of Agriculture long before the Court spoke, which illustrate what a scientific use of the land might mean in the way of a shift from the soil-exhausting to the soil-conserving crops. They were arrived at by asking the specialists in the forty-eight experiment stations all over the country to estimate how many acres in their regions should in the long run be devoted to different kinds of farming.

In 1929-30 there were 360 million acres of harvested crop land. These experts recommend for the future 355 million acres. In other words, they wish to retire a little land but substantially they expect to

(Continued on Page 28)

UNIFICATION of governmental credit in Canada would be the logical outcome of the establishment of a national loan council. That would mean the end of provincial sovereignty in regard to their own financial affairs. There is no question but that representatives of the Dominion Government would dominate in such a council. Weak as are the finances of the Dominion, there is no immediate crisis or inability to meet its maturities, or to pay its interest. The same applies to several of the provinces; but others are right up against it, and they provide the real emergency which the new council would be designed to meet.

It would be a voluntary scheme for a time at least. A province which was able and willing to meet its own obligations, and whose credit remained good enough in the public eye, could continue to go its own way. But consider this point. Suppose that a province which is in great difficulty secures, under Dominion guarantee, refunding at an interest cost of three per cent, while the independent province pays, say, three and one-half per cent, on its new issues. There will be a strong temptation for both the strong and the weak to get under the shelter of the Dominion guarantee, in order to secure the lowest cost money. That will hardly apply to the Dominion itself, the direct obligation of which should be at least as good as its guarantee.

There is no question but that this move will be a downward step in the credit history of Canada. Until recent years, we had a Dominion Government and nine provincial governments, the credit of every one of which was perfectly good within the Dominion, in London and in New York. There was no doubt about their ability or their willingness to meet interest and principal. But all of our governments have gone too heavily into debt, making their interest obligations a staggering burden even in the best of times.

Depression years have cut down their revenues, and a somewhat indifferent attitude towards cutting controllable expenses has brought tremendous deficits. Most important of all, undoubtedly, have been the radical trends in politics in some provinces, notably the election of a government in Alberta pledged to pay every citizen \$25 a month, but knowing full well that it could not find the money to do so. These conditions have made it impossible for them to meet their obligations out of revenue or new loans, and the Dominion Government has chosen to assist them rather than have governmental credit in Canada damaged beyond repair.

ONCE the provinces had found this easy way out, however, they showed still less disposition to figure out a solution to their own financial problems. Ottawa became the easy mark, the purse that could be tapped at will. The loan council is designed to bring this phase of our public finances to an early close, by establishing a direct and effective correcting influence.

Dominion responsibility is clear from the suggestion that, for each province entering into the scheme, there should be a committee or council of three, comprising the Dominion Minister of Finance, the governor of the Bank of Canada (which is purely a Dominion institution) and the treasurer of the Province. The constitution of the Dominion loan council itself is not yet indicated, but it would be a somewhat larger body, and if there should be one representative of each of the nine provinces upon it, no doubt the number of officials of the Dominion Government, Bank of Canada, etc., would be still greater. The Dominion Government would have everything to lose and nothing to gain by setting up an organization which might come under the sway of a group of radically minded provincials.

The suggestion that the Council be backed by an amendment to the British North America Act indicates that it is viewed in Ottawa as no mere advisory body, but one which would, where necessary, have a real control over provincial finance. In order to enjoy the benefit of cheap money raised on Dominion credit, the province would have to surrender its own financial sovereignty. Under the constitution as it now stands, a province can not part with its sovereignty, within the field allotted to it by the B.N.A. Act, even if it wishes to do so. The change,

(Continued on Page 23)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

DOW JONES AVERAGES—NEW YORK STOCK MARKET			
	Industrials	Rails	
July 8 '32	41.22	July 8 '32	13.23
Oct. 21 '32	83.64	Mar. 12 '35	27.31
Nov. 19 '35	148.44		41.84
Dec. 19 '35	144.09	Dec. 27 '35	42.32
	138.94		39.43

Average daily volume—6 days ending January 13th 3,040,000 shares

Primary daily volume—6 days ending January 20th 2,460,000 shares

THE PRIMARY TREND OF STOCK PRICES HAS BEEN UPWARD SINCE JULY 1932

THE INTERMEDIATE MARKET TREND initiated in March 1935 reached a "ceiling" at "C". The subsequent decline carried it to a temporary base at "E". The Rails, however, in the meantime showed a flash of strength by decisively bettering their high point at "C". Until the Industrials confirm this by just as decisively going through 148.44, investors should maintain their position of having about 25 per cent. of their investment fund in cash. Speculators—that is, those operating on a margin basis—should keep entirely out of the market.

VOLUME OF MARKET TRANSACTIONS has dropped off on the recent minor decline. If this continues, it will be an encouraging sign. Our next hint of a turn in the market might be found when the market hits its stride again with three to four million share days.

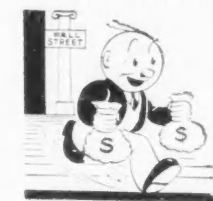
No. 100



WHILE Canadian business is continuing to make gains and the longer-term outlook seems to promise further progress, business men are currently feeling rather sober as to the future results of the adverse publicity given the condition of Canadian credit. Provincial and municipal politicians looking for easy ways to escape the pressure of existing obligations have created what many business and financial men feel to be a false impression abroad, namely that the attitude of these politicians is representative of the spirit of Canadians generally, and the former feel that this must seriously prejudice our future unless corrected.

THE head of one Toronto bond house, who returned the other day from a fruitless bond-selling trip to London painted a distinctly unpleasant picture of the state of London financial feeling toward investment in Canada, as a result of Ontario's repudiation of power contracts, proposals for forced conversion of debts, and Alberta's Social Credit venture. These London bond men also wanted to know when Canada was going to deal with her railway problem, when she was going to sell her wheat, and when she will balance her budget. But the alleged unwillingness of Canadian debtors to pay their just debts was by far the most important item of concern.

AFTER considering Mr. Hepburn, Mr. McGee and others of their ilk, the London financial community doesn't think it advisable to place any money in Canada. True, New York doesn't feel that way, as evidenced by the rapid taking up of a recent Dominion offering there, but even so, this country is going to have to do considerable borrowing abroad in the next few years, and we don't want to have to do it all in New York. The London feeling is that most of not all of our debtors who



have been professing their inability to pay, such as Windsor and Vancouver, could really manage to do so if they set their minds to it and stopped thinking of easy ways out. And that is the belief of the Canadian financial community itself, and they have the results of actual investigations of the positions of the debtors to back up their conviction.

THE fact is that the flow of outside capital to Canada has shrunk to a mere trickle, in spite of the fact that there is a superabundance of foreign capital looking for investment. We may be able to get along without it now, but what about the future? As business recovery proceeds, we shall again be needing large supplies of capital for the development of our resources. Where shall we get it? Obviously, if we dishonor existing debts, we shall be given little opportunity to incur new ones. Can we finance ourselves? Perhaps we can, as regards current requirements, but we can scarcely expect to see the development of our country continue as it has in the past without the aid of new capital from abroad.

THIS column believes that what is needed is the development of a strong, vocal public opinion on these matters. We have heard plenty from the radicals but not enough from the more responsible citizens and taxpayers. We personally believe that these far outnumber the others. The citizen with a stake in the community must somehow be made to realize that this maintenance-of-credit matter is not just economic or financial theory but something real that vitally concerns himself and his future welfare. He must recognize that debt repudiation affects him indirectly as a citizen and directly as a creditor. He may not hold bonds of municipalities or provinces infected with the repudiation virus, but he is almost certainly a life insurance policyholder, and the life insurance companies are the biggest holders of municipal and provincial bonds. Three and a half million Canadians now hold life insurance policies, constituting a large proportion of the adult population of the country. Radical talk of debt repudiation, even though applied to a municipality, endangers the credit, and therefore the future, of Canada itself, and the safety of life insurance, which constitutes practically the sole protection for old age and for dependents of a very large number of citizens.

RESPONSIBLE citizens have been lax about speaking their mind on this subject. But the investment dealers themselves are much more deserving of blame. They are fully aware of all that repudiation involves, but apparently have been afraid to speak out. Presumably they have been afraid of incurring the wrath of the politicians. They have seen themselves abused and misrepresented by the politicians, have seen the latter place false interpretations on the consequences of their acts, and have done little or nothing to bring the actual situation and potentialities home to the public. Canada's leading financial houses should show themselves worthy of their responsibilities and decide to give battle to the radicals. A campaign frankly aimed to arouse public opinion to the seriousness of the situation could, we believe, do much good. In the long run it is public opinion that rules, not the politicians.



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SHAWKEY

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latest development reports on
this mine, which is expected
to begin production next
month.

Draper Dobie & Co.
212 BAY STREET TORONTO CANADA

The Royal Bank of Canada
DIVIDEND NO. 194

NOTICE is hereby given that a
dividend of two per cent.
(being at the rate of eight per
cent. per annum) upon the paid up
capital stock of this bank has been
declared for the current quarter
and will be payable at the bank
and its branches on and after
Monday, the second day of March
next, to shareholders of record at
the close of business on the 31st
day of January, 1936.

By order of the Board,
S. G. DOBSON,
General Manager
Montreal, Que., January 14, 1936.

SIMPSON, LIMITED
Preference Dividend No. 17

NOTICE is hereby given that a
Dividend of One Dollar per share on
the outstanding paid up six and one-
half per cent. Cumulative Preference
Shares of the Company has been de-
clared payable on February 1, 1936, to
shareholders of record at the close
of business on the twenty-fifth day of
January, 1936. The transfer books will
not be closed.

FRANK HAY,
Secretary

Toronto, January 17, 1936.

**Loblaws Groceries
Co., Ltd.**

NOTICE is hereby given that quar-
terly dividends of 25 cents per share
on the Class "A" shares and 25 cents
per share on the Class "B" shares of
the Company have been declared for
the quarter ending February 29, 1936,
payable on the 2nd day of March, 1936,
to shareholders of record at the close
of business on the 24th day of February,
1936. Payment will be made in Cana-
dian funds.

By order of the Board,

D. TRUQUART,
Secretary

Toronto, January 18, 1936.

GOLD & DROSS

SUDBURY BASIN MINES

Editor, Gold & Dross:
Please, give me some information on Sudbury Basin
Mines. What is your opinion of the company's holdings
and just what do they consist of?

S. R. Tisdale, Sask.

Sudbury Basin Mines has quite a substantial
portfolio of well regarded mining stocks, including a
26 per cent. interest in the Canadian Malartic Gold
Mines, 28 per cent. interest in the Matachewan Con-
solidated Mines, 36 per cent. interest in Falconbridge
Nickel Mines, as well as minority interests of vary-
ing extents in the Sherritt Gordon Mines, Little
Long Lac Gold Mines, Kenora Prospectors and
Miners, Hardrock Gold Mines, Beattie Gold Mines,
and Sullivan Consolidated Mines. The original
property in the Sudbury area has remained inactive
owing to the state of the base metal market. Its
principal source of income is from dividends from
the Falconbridge Nickel Mines. In 1934 the earnings
accruing to Sudbury Basin Mines were 20 cents per
share and at current market valuations its various
holdings can be valued at close to \$5 per share for
each share of Sudbury Basin. It is not improbable
that a small dividend will be declared this year, but
it has been the company's policy, like that of most of
the holding companies, to reinvest any income in
new projects.

CITY OF WINDSOR BONDS

Editor, Gold & Dross:

I am the holder of some of the bonds of the City of
Windsor and the income from these bonds was very
important to me. Naturally I have been very worried
lately as I certainly can't afford to lose this money or
even the interest on it which I thought was sure when I
bought. I am very ignorant in financial matters but I
had always understood that Ontario municipal securities,
particularly those of the bigger towns and cities, were
about the safest investments which a person could make.
Now I am told that there is a plan to reduce the interest
and to cut down the principal amount as well and I don't
know what I should do. I believe there is some committee
acting for the holders of these bonds but I have been
suspicious of committees as I thought I might get in-
volved in some expenses and I hesitated to give up my
bonds. Do you think it is right that bondholders who
invested in good faith should lose their money and is there
anything I can do to help myself?

—W. W. R., Toronto, Ont.

I would suggest that you deposit your bonds
immediately with the Windsor Debenture Holders
Protective Committee; the depositary for the com-
mittee is The London and Western Trusts Company
Limited which will supply you with the necessary
forms and full information. Without wishing to
criticize your natural fears, it is the dilatory action
of many security holders which often weakens the
hands of protective committees and militates against
obtaining the best settlement possible. With the
Windsor committee, as constituted, you need have no
worries; as a matter of fact energetic action by the
committee is probably the sole means of averting
serious loss to you and other debenture holders.

To my mind the proposals announced by the
Finance Commission for the City of Windsor are not
only too drastic but seriously dangerous in effect and
pernicious in principle; it is proposed in the case of
Windsor, the former municipality, prior to amal-
gamation with neighboring municipalities) to reduce
principal by 25 per cent. and reduce interest rates to
3 per cent. I am credibly informed, and I believe the
Bondholders Protective Committee has satisfied it-
self, that the financial position of Windsor is by no
means sufficiently serious to justify such a remark-
able scaling down in its obligations. If those who
put forward these proposals were to succeed in their
intentions, not only would a serious and far-reaching
blow be struck at the already weakened structure of
Canadian credit, but it would be the first time in
Canadian history when any definite and final repudi-
ation of principal obligations has occurred in the
case of any sizeable community.

While it is true that over-expansion of services
and other municipal expenditures, due to over-
enthusiasm and short-sightedness, has led to an
unsatisfactory condition in the finances of the Border
municipalities, I think that the proposers of the plan
are losing sight of the immense possibilities of re-
cuperation of these urban communities. It may be
that temporary postponement of any attempt to
arrive at a settlement would be the wiser course and
that improving business conditions might, in a com-
paratively few years, present an entirely different
picture of the financial position. In the broader
aspect, Canadians as a whole must consider the wide-
spread menace which would exist, should Windsor
succeed in its plan and the example be followed by
other municipalities in financial difficulties. Point is
given to this thought by recalling that total municipal
defaults in Ontario approximate \$100,000,000. A
general scaling down of principal in municipal
obligations might be sufficiently serious to cause a
definite halt in our progress toward economic re-
covery. In the meantime the sole hope of the debenture
holders lies with the protective committees; I
would like to see deposits with these committees
approximate as closely as is possible a 100 per cent.
representation.

MCKENZIE RED LAKE

Editor, Gold & Dross:

I have been advised to make an investment in
McKenzie Red Lake Gold Mines. Before considering such a
purchase I am filled with my usual procedure and writ-
ing you for information and your opinion as I have
found by long experience that your counsel is not biased
and is sound. I fully understand that you cannot interpret
what swings the market will take in a stock, but what I
wish to know particularly, is the management good and
has the property in your opinion the makings of a profit-
able mine of larger proportions than are now manifest?

R. W. Saskatchewan, Sask.

In McKenzie Red Lake Gold Mines you have a
stock that failed to enthrall me in its earlier days
yet which today I consider one of our more attrac-
tive junior gold stocks.

The production for the three months ended Sep-
tember 30th, was valued at \$205,181.00 from 13,981
tons. This is equivalent to an average daily rate of
152 tons, and an average recovery of \$14.65 per ton.
The November and December production was
slightly off due to a high percentage of the ore com-
ing from development. I believe you can expect a

production of about \$65,000 a month being main-
tained, with a monthly profit of approximately
\$30,000. This is a profit of approximately 12c a
share in terms of the 2,900,000 shares outstanding.

The most interesting feature, however, is that
much greater widths are being mined than were
originally estimated, and current production has
shown a mining width of over about 91½ feet. The
shaft, presently sunk to a depth of 450 feet, is to be
deepened. Recent developments are of such a nature
that very much greater tonnage of ore is in evidence
but it is doubtful whether the annual report covering
the fiscal year ending December 31st, will reflect the
increased ore reserves, because further work is to
be done.

The efficient, experienced and conservative man-
agement of the company is one of its greatest assets,
and if current indications are confirmed, the prop-
erty is headed for a substantial increase in produc-
tion and earnings which should be reflected in the
market price of the stock in due course.

SISCOE GOLD MINES

Editor, Gold & Dross:

I would appreciate your opinion on the merits of
Siscoe Gold Mines, particularly as to whether the man-
agement have any scheme for the return of the investment
or the continuance of operations when the life of the
present mine expires.

O. F. G., Montreal, Que.

Siscoe Gold Mines has given an excellent account
of itself since production started in 1929, steadily
increasing its milling output to approximately 400
tons daily. At the present interest in the stock
centres about the possibility of a further mill in-
crease which would further increase earnings. Whether
this will be undertaken I cannot say. It
seems that first the company should provide for electric
power to operate the property instead of
operating by Diesel engines, which materially adds to
production costs. It enjoys excellent management
but it is obvious that any higher than the current
price could only be justified by some expansion pro-
gram. Ore development towards the mainland is
understood to have been promising.

Siscoe has no prospects under development nor
has it an interest in any other mine. Furthermore,
it has not been the policy of the company to build
up its earnings but to pay them out in dividends to
its shareholders. I believe you can consider Siscoe
in the light of purely a mining enterprise which is a
wasting asset with no provision made to perpetuate
itself. So far as junior gold mines are concerned I
consider Siscoe among the better class. Investors in
general pay little attention to the life of the mine
and do not consider dividends as in part a return of
capital, therefore any increased earnings always
cause an increase in the market value.

SHERWIN-WILLIAMS PREFERRED

Editor, Gold & Dross:

Some time ago I bought some of the preferred stock
of the Sherwin-Williams Company of Canada, that is,
after they started to pay dividends again on this stock.
I thought that this would be a good one as the yield was
good and I understood the company was coming along
well. Now I am told that the last report wasn't so good
and I am wondering if I should sell. At the present time
I have a little profit on the stock so it would be an
excellent time to get out, if you advise it. I don't need
to sell, and if the income keeps up everything will be
alright. I had hoped, of course, that the company before
long could do something about the arrears on this pre-
ferred stock, because that was one of the things I con-
sidered when I bought. Do you think this stock is
reasonably attractive to hold and what are the company's
prospects?

W. W. E., Cornwall, Ont.

I think that Sherwin-Williams of Canada's pros-
pects are quite bright and I see no reason for dis-
posing of the preferred at the present time, even at
a profit. It is true that earnings of \$5.94 per share
on the preferred stock for the year ended August 31,
1935, did not show any great increase over the \$5.80
reported for the previous year, but I am informed
that during the current fiscal period not only has the
rate of increase been larger, but that prospects for
spring business are the brightest in some time. A
market price of 117 for the preferred indicates that
full confidence exists in the company's ability to con-
tinue payments at the current \$7 rate and that the
existing arrearages of \$12.25 per share will eventu-
ally be paid off in cash. As a matter of fact, at the
company's recent annual meeting the president ex-
pressed the hope that a start on these arrearages
might be made during the current year.

While earnings during the last fiscal year
amounted to \$5.94, actual disbursements on the pre-
ferred amounted to \$5.25, so that there was no drain
on the company's surplus. Since the full rate of pay-
ment has been continued, last distribution having
been on January 2nd of this year, it is my belief that
directors are confident that earnings during the cur-
rent fiscal period will more than cover this distri-
bution. Some idea of the company's potential
earnings during a period of prosperity is revealed by
the earlier figures in the following record of pre-
ferred per share income: 1929, \$22.39; 1930, \$18.27;
1931, \$4.59; 1932, a deficit of \$1.34; 1933, a deficit
of 50 cents; 1934, \$5.80, and 1935, \$5.94. Through-
out the depression the company has been able to
maintain a strong balance-sheet position, the last
figures showing total current assets of \$4,168,771,
or cash \$738,860 was cash and \$253,397 marketable
securities, against total current liabilities of \$317,-

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stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or
security only. If information on more than one company
or security is desired, the sum of fifty cents must be sent
with the letter for each additional company or security
inquired about. If such additional inquiries relate to
mining or insurance matter, they should be written on
separate sheets of paper.

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The Union Gas Company is a public utility
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The Company has large proven reserves of gas
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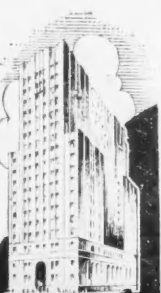
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320 Bay Street, Toronto
Assets exceed \$69,000,000.

THE CANADIAN BANK OF COMMERCE

DIVIDEND NO. 196

Notice is hereby given that a dividend of two per cent in Canadian funds on the paid-up capital stock of this Bank has been declared for the quarter ending 29th February, 1936, and that the same will be payable at the Bank and its Branches on and after Monday, 2nd March next, to shareholders of record at the close of business on the 31st January, 1936. The Transfer Books will not be closed.

By Order of the Board,
S. H. LOGAN,
General Manager.
Toronto, 17th January, 1936.

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GOLD & DROSS

335. Receivables remain fairly high at \$1,240,114 but increasing prosperity generally should serve to reduce this item during the current year. Profit and loss surplus was reported at \$3,779,175, and in this connection it is interesting to note that to clear off the arrearages on the preferred stock would require \$423,850.

During the past year paint prices were adjusted to reduce the margin between Sherwin-Williams products and cheaper lines, with a resultant important benefit in sales volume. During the last fiscal year, I understand, increases were noted in all departments of the company. The sale of paint is an excellent index of general business conditions, and conversely, since business conditions are known to be improving, it is reasonable to anticipate importantly increased buying of paint products during 1936. I do not think, of course, that Sherwin-Williams will approximate its pre-depression earnings levels for some years, but I do think that an improvement sufficient to warrant full preferred dividend payments, and possibly to begin dealing with arrearages, is quite within the bounds of possibility this year.

POTPOURRI

S. L. Galt, Ont. I regard FANNY FARMER as currently attractive. You put your finger on the exact point of current interest when you mention the possibility of increased dividends. You are aware that the company is paying currently at the rate of 50 cents annually, but it is well known that sales and earnings have been showing excellent increases during the current year and in some circles predictions of per share earnings have been as high as \$1.25. Since the company's financial position is sound, to me it seems only reasonable that directors would be warranted at the very least in paying an extra and in all probability in increasing the regular rate of distribution. Recent earnings figures indicated that for ten months ended October, the company's earnings have been 83 cents per share on the capital stock, as against 65 cents per share in the corresponding period of the previous year. The company's balance sheet position is very strong, total current assets amounting to \$1,168,553, of which cash was \$122,873 and marketable securities \$29,729, against current liabilities of \$274,587. The company is well established and well managed, the control being the same, as you probably know, as that of Laura Secord Candy Shops. I do not think you would make any mistake, therefore, in putting a portion of your investment funds into this stock at the present time.

W. A. Montreal, Que. NOVA SCOTIA STEEL AND COAL CO. is, and has been for some years, in the hands of receivers and liquidators. For current information I would suggest that you communicate with the Hon. Gordon Scott of your city. The company has been in the hands of the liquidators since early in 1933 and no statement has been issued of earnings or balance sheet since the official report covering the year 1932. Action was taken for the appointment of a receiver and manager following default of interest on the first mortgage 5 per cent. bonds, of which there were \$4,381,761 outstanding. No interest has been paid since that time. From time to time there have been rumors of a reorganization plan for the company but to date there has been no official announcement. It seems obvious that eventually some reorganization must be undertaken. The parent company, Dominion Steel and Coal, underwent this process last year. It is impossible, of course, to say how the holders of the bonds will eventually make out but I would not suggest selling at current low levels.

N. J. Hamilton, Ont. I do not look for a great deal of appreciation for CANADIAN WINERIES LIMITED stock and it is quite true that the company's earnings have not lived up to the rather rosy expectations which were voiced at the time you purchased. For the fiscal year ended April 30th, 1935, the company reported earnings of 42 cents per share on the capital stock contrasting with 40 cents in 1934, 7 cents in 1933, 21 cents in 1932 and 88 cents in 1931. You are aware that dividend distribution has been at the rate of 20 cents annually and in the calendar year of 1935, 10 cents was paid on January 15th and 15 cents, including a 5 cent extra disbursement, on June 29th. The company's last balance sheet showed total

current assets of \$650,645 made up of \$14,266 cash, \$77,932 accounts receivable and inventory of \$558,447. Against this total current liabilities were shown at \$196,601, made up of bank loans of \$100,000 and accounts payable of \$77,828 and tax reserve of \$18,773. Equity per share on the capital stock amounted to \$10.71 which, as you can see, is quite in contrast to current market quotations of 3 1/2. You are aware that the company incurred fairly heavy expenditures in connection with the construction of its plant at Lewiston, N.Y., and it is not as yet known whether or not profitable operations have resulted from this expansion. It is generally believed, however, that the company has been earning its dividend during the current fiscal year. The annual report does not normally make its appearance until June.

E. M. N. Vancouver, B.C. NICOLA MINES AND METALS has obtained a new lease of life through the intervention of the British Columbia Securities Commission, which authorized the sale of more shares by the present officials of the company to finance further work. You may recall that the high pressure methods of the New York financial sponsors brought grief to many shareholders. The operations by the fiscal agents in extending the ore reserves, brought very little success and whether the present operators will be more successful is a conjecture. The market value of the shares reflects the extreme speculative nature of the stock. The absence of developed ore that will sustain production for any length of time and the uncertainty respecting the extension of ore depth naturally place the company in a rather precarious position.

S. E. Ottawa, Ont. I would advise the sale of your shares of TRINIDAD CONSOLIDATED TELEPHONES according to the terms of the offer which you have received from the company. The situation in brief is that control of the company has been sold to Telephone and General Trusts of London, England. The company was previously owned, as you know, by Nova Scotian shareholders.

B. H. St. Williams, Ont. I am not very much impressed with the prospects of BIDGOOD KIRKLAND GOLD MINES becoming really profitable. True, it is situated in what is called the Kirkland Lake camp, but it is several miles east of the producing section and its ore occurrences bear little resemblance to that in the main break where the large producers are situated. You cannot compare Bidgood Kirkland with Macassa. At Macassa there was a definite known ore zone that dips west from the Kirkland Gold Mining property into that of Macassa and it is in this zone that the ore has been found. Frankly, I can see very little attraction in Bidgood Kirkland.

R. H. Vaughan, Ont. I would suggest that you dispose of your shares of COMMONWEALTH INTERNATIONAL CORPORATION. I understand that the current breakdown price is around \$3.18 and sales can be arranged at any time by communicating with the company, which has its office in the Royal Bank Building, Montreal. You are familiar with the setup of Commonwealth International Corporation as a holding company for shares of previously formed investment trusts, and my chief reason for advising sale at the present time is that I happen to know that holders of large interests have already sold. Commonwealth International Corporation thus finds itself in a position of a company with dwindling assets, but this does not of course in any way effect the value of the underlying securities or the breakdown value of Commonwealth International Corporation shares itself.

G. M. Port Arthur, Ont. I am afraid you have very little recourse from your purchase of 25,000 shares of MINT ORE MINES stock. I believe you are laboring under a misapprehension that this stock is negotiable. The trouble is that it is not transferable into the successor company—the J. M. Consolidated Mines Limited, and the date of this exchange is still indefinite. You will have to find a purchaser who is prepared to buy the old Mint Ore stock or else await the date of exchange.

W. J. P. Trenton, Ont. Purchase of shares of CONIFERUM can only be regarded as participation in a large geological bet that is under exploration. Since the company started production in 1928 it has failed to show profit and at the present time an aggressive, well-directed program is underway. Whether this will respond more favorably than developments in the past to the 2,000 foot level, nobody knows. The current price is certainly big to pay for a property that has been unprofitable to date. The bonus of stock of Panour Mine figures out at about 35 cents per share, terms of worth to shareholders of Coniferum, provided they sell it at the current market price of \$2.50. I feel that you were stampeded into buying the stock on the strength of Panour.

National Loan Council to Check Defaults

(Continued from Page 21)

while not interfering with provincial jurisdiction in other directions, would in effect permit of a province stepping down to a subordinate position, for financial control would largely determine the scope if not the character of its activities.

WHAT of municipal finances, in which nearly as much of investors' money is at stake as in provincial finances? The Dominion Government in recent years has refused to be baited into having direct dealings with municipalities. Even though aware that its own money was indirectly used in some cases for the relief of municipal finances, it preferred to have these orphans left on the doorsteps of the provinces in the first instance at least. Something like 10 per cent. of our municipal debt is now in default. Municipal credit, as something to be taken for granted, is therefore gone by the board in any event. The Dominion Government obviously does not feel that it is essential to governmental credit. We might therefore have the curious position of a thoroughly red and financially wrecked province being carried by the Dominion to the extent of its provincial bonds, but giving to the holders of bonds of its municipalities the worst kind of deal.

The strangest point of all, however, is that municipal finances in the main have been much better handled than have government finances in Canada. When a municipality borrows, a tax levy to provide for retirement of principal as well as for interest is set up, and the great majority of our municipalities have been able to carry out this program. While municipalities have defaulted to the extent of 10 per cent. of the municipal debt of the country, a large

proportion of our municipalities are in excellent shape financially. But all of our ten governments are in some financial difficulty, and at least three are on the verge of insolvency.

For some years, investors have been in doubt as to what to do about provincial bonds, especially those of the western provinces. While incomes from other sources were disappearing, 6 per cent. coupons of Manitoba, Saskatchewan, Alberta and British Columbia were paid on the dot. It was almost too good to be true, and evidently could not last. If the weak provinces had cut their budgets sufficiently, so that deficits would be eliminated, they could have refunded these old bonds as they

matured, by borrowing anew at rock bottom interest rates, for in the old days when provincial credit was unquestioned, they paid little more than did the Dominion. But the provinces failed to do this, and their finances were more and more weakened so that bondholders became frightened, and prepared to dump their provincial bonds on the market when danger signals appeared. On several occasions, consequently, we have had sharp breaks in bonds of individual provinces, notably those of British Columbia, Saskatchewan, Alberta and Ontario.

THE Loan Council plan, if effective at all, should clear up this doubt. The very fact that a province could, if sufficiently pressed, resort to Dominion guarantees and control, should strengthen market prices for outstanding bonds. They should in fact approach closely to prices based on yields of Dominion guaranteed bonds. That should set high market levels for long-term bonds carrying coupons of from five per cent. to six per cent. At the worst, the Dominion would help to meet such interest until maturity, and then enable the bonds to be refunded at lower rates.

There is, however, this real danger: that a provincial government may become sufficiently red or recalcitrant to refuse to meet its obligations and at the same time to refuse Dominion aid. Such a situation would throw our governmental credit once again into a turmoil. Australia found itself powerless enough to meet such a situation in the case of New South Wales, and possibly the Dominion Government here would be able to deal effectively with a province under similar circumstances. At the moment, however, it is difficult to see how such a control could be



I. W. HOBBS, President of the Continental Life Insurance Company, whose annual report shows a substantial gain in income, particularly in premiums paid on new policies, and a growth in business in force, reflecting the general confidence in the company. The increase in new paid for business amounted to 21 per cent.

United Amusement Corporation, Limited

Famous Players Canadian Corporation holds a substantial interest in United Amusement Corporation, Limited stock.

United Amusement Corporation, Limited, owns and operates a chain of motion picture theatres in Montreal and Sherbrooke.

Assets: Land, buildings and equipment, less depreciation, together with net current assets, amount to \$2,149,254, against \$1,250,000 First Mortgage Bonds.

Earnings: Average annual earnings for the five years ended August 31st, 1935 available for bond interest, after depreciation, were 3.90 times annual interest requirements on this issue.

New Issue: United Amusement Corporation, Limited new 5% First Mortgage Sinking Fund Bonds will be the only issue outstanding and will mature February 1st, 1936. Denominations of \$1,000, \$500 and \$100 are available.

Price: 101.25 and interest, to yield 4.90%

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actually written into the British North America Act without destroying entirely the voluntary features of the loan council scheme, and for that matter destroying the existing financial independence of the provinces.

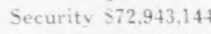
Does the plan mean refunding of existing loans, either Dominion or provincial, before maturity? In other words, is it a step towards

repudiation, or forced conversion which means partial repudiation? Not the slightest suggestion of this has been made in any of the official statements or authentic news dispatches from Ottawa. The Council would provide a refuge for the province in difficulty, and in contrast to the present anomalous situation, would include machinery for

(Continued on Page 28)

Applications for Agencies Invited

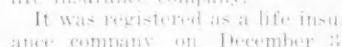
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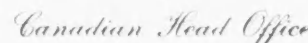
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1934, and has a deposit with the Government at Ottawa of \$104,000 for the protection of Canadian policyholders. Results under its policies in the past have compared favorably with those of other life insurance institutions. It remains to be seen what the results will be in the future under its new form of organization, though there is no reason why they should be less favorable, so far as I can judge.

At the beginning of 1935 its total admitted assets were \$1,816,100.03, while its total liabilities amounted to \$1,677,332.38, showing a surplus of \$138,767.65 over policy reserves, investment reserves and all liabilities. Total income in 1934 was \$302,807.91, and the total disbursements were \$277,608.59. Total number of life policies in force at the end of 1934 was 10,800 for \$5,329,361 of insurance. The rate of interest earned on the mean net ledger assets was 5.02 per cent.

Editor, Concerning Insurance:

I would like your opinion as to whether it is possible for a gratuitous passenger to collect damages from the owner or driver of a private passenger automobile for injuries sustained in Ontario. I understand that both the Highway Traffic and the Ontario Negligence Act were amended making it impossible for such claims to be made. I have heard many conflicting reports on the subject, and in fact a number of agents have told me that an owner or driver may still be held liable for injuries to passenger where such accidents occur on private property. Considering the fact that my automobile will at no time be used outside of Ontario, should I include the passenger hazard endorsement in my policy?

H. W. Waterloo, Ont.

There is no doubt whatever that it was the intention of the legislation in question to eliminate the common law liability of owners and drivers of motor cars for injuries to gratuitous passengers anywhere in the Province of Ontario, on or off the highways, and it is my opinion that the liability has been eliminated. Some lawyers, however, have expressed the view that the liability still remains off the highway, so the matter may yet be in doubt, which will possibly not be resolved until the courts have rendered a decision in a case in point.

Editor, Concerning Insurance:

Can you give me any information as to the unemployment insurance benefits provided for farm workers under the Bill now before the British Parliament, and as to the contributions which will be required from these workers in order to entitle them to benefits? If the Bill passes, when will the insurance go into force?

C. H. L. Brandon, Man.

Should the Bill to which reference is made be enacted into law in its present form, which seems altogether likely, it will come into force so far as payment of contributions by farm workers is concerned on May 4, 1936, while payment of benefits to farm workers are to be made as from November 5, 1936. It is estimated that 750,000 persons will be affected.

This extension of the British unemployment insurance scheme to farm workers is in accordance with the recommendations of the Statutory Committee which brought in its report on the subject in January of 1935. It is to be noted that both contributions and benefits are on a lower scale than those applying to workers in other vocations. A separate fund is to be established for farm workers, and this fund is to be free of any participation in the £100,000,000 debt of the existing fund.

As provided in the Bill, the weekly contribution required from male adults is 1s. 4d., with a like contribution from the employer, while the weekly benefit provided for male adults is 14s. Contributions from and benefits payable to adult women, young men and young women, and boys and girls are on a lower and descending scale, the lowest weekly contribution being 1d. and the lowest weekly benefit being 3s. 6d. The Bill, in extending unemployment insurance to farm workers, aims at removing an existing grievance on the part of these workers for being excluded from the unemployment benefits provided for other classes of workers.

Editor, Concerning Insurance:

Will you please advise me whether the Union Mutual Fire Insurance Company is authorized to transact business in Canada and if they have made the necessary deposit with the Government?

In quoting rates the company names a rate, less discount of 33 1/2 per cent., but there is a provision that an assessment may be made against the assured, but only to the extent of the amount of the discount. I would like to know if the assured is, under the Insurance Act, liable to any further assessment in case of the company getting into financial difficulties.

P. D. G. Toronto, Ont.

Union Mutual Fire Insurance Company, with head office at Providence, R.I., and Ontario head office at Toronto, was incorporated and commenced business in 1863. It is not operating in Canada under Dominion registry and has no

deposit with the Government at Ottawa for the protection of Canadian policyholders, but it is licensed in Ontario and has been doing business in this Province since 1933. I am informed that it has a deposit of \$10,000 with trustees in Ontario for the protection of Ontario policyholders, and that this deposit cannot be released without governmental authority. Its total net premiums written in this country in 1934 were \$14,700.

At the beginning of 1935 its total admitted assets were \$860,093, while its total liabilities amounted to \$481,808, showing a surplus as regards policyholders of \$378,285. This surplus includes a guaranty fund of \$100,000. In 1935 the guaranty fund was increased to \$150,000. Net premiums received in 1934 were \$407,693, and the total income was \$582,549. Net losses paid were \$84,381, and the total disbursements were \$467,841, of which \$134,921 consisted of dividends to policyholders. The percentage of cash premiums returned during 1934 on expired policies as dividends was as follows: One year, 25 per cent.; three years, 30 per cent.; five years, 40 per cent. The contingent mutual liability of policyholders is fixed by the by-laws of the company, and amounts to one time the cash premium. The policyholders would have no further liability, and the contingent liability noted above is rather a remote one, in view of the fact that the average percentage of the cash premium returned to policyholders from inception of the company up to the end of 1934 has been 43.6 per cent.

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MUTUAL FIRE and AUTOMOBILE INSURANCE

Net Cash Surplus, \$2,041,252.56 Policies Non-Assessable

Annual Cash Dividends Since 1876; Present Rate 25%

104th Annual Statement The Bank of Nova Scotia

Capital Paid Up
\$12,000,000



Reserve Fund
\$24,000,000

PROFIT AND LOSS

Balance December 31st, 1934	\$ 682,454.96
Net profits for the year ending December 31st, 1935, after Dominion and Provincial taxes \$500,462.42 and after making appropriations to Contingent Accounts out of which accounts full provision for Bad and Doubtful Debts has been made	1,834,174.78
	\$ 2,516,629.74
Dividends for year at 12 1/2 per annum	1,440,000.00
Contribution to Officers' Pension Fund	115,000.00
Written off Bank Premises	250,000.00
Balance carried forward December 31st, 1935	711,629.74
	\$ 2,516,629.74

GENERAL STATEMENT AS AT DECEMBER 31st, 1935

LIABILITIES	
Capital paid up	\$ 12,000,000.00
Reserve fund	24,000,000.00
Dividends declared and unpaid	362,060.40
Balance of profits, as per profit and loss account	711,629.74
	\$ 37,073,690.14
Notes in circulation	9,714,395.90
Deposits by and balances due to Dominion Government	255,372.09
Deposits by and balances due to Provincial Governments	851,318.66
Deposits by the public not bearing interest	46,867,437.60
Deposits by the public bearing interest, including interest accrued to date of statement	183,255,959.27
	\$24,210,087.62
Deposits by and balances due to other chartered banks in Canada	2,319,248.25
Deposits by and balances due to banks and banking correspondents in the United Kingdom and foreign countries	1,985,303.64
Bills payable	624,231.47
	245,872,188.88
Acceptances and letters of credit outstanding	60,853,112.02
Liabilities to the public not included under the foregoing heads	213,596.95
	\$288,822,887.99

ASSETS	
Gold and subsidiary coin	\$ 2,790,831.27
Notes of Bank of Canada	2,980,731.50
Deposits with Bank of Canada	22,708,273.47
Notes of other chartered banks	605,342.12
Government and bank notes other than Canadian	3,206,078.92
Cheques on other banks	11,897,462.83
Due by banks and banking correspondents elsewhere than in Canada	7,781,615.10
	\$ 34,890,467.41
Dominion and provincial government direct and guaranteed securities, maturing within two years, not exceeding market value	35,394,313.17
Other Dominion and provincial government direct and guaranteed securities, not exceeding market value	34,385,632.58
Canadian municipal securities, not exceeding market value	12,135,833.74
Public securities other than Canadian, not exceeding market value	911,949.69
Other bonds, debentures and stocks, not exceeding market value	10,067,303.62
Call and short, not exceeding thirty days' loans in Canada on stocks, debentures, bonds and other securities, of a sufficient marketable value to cover	3,917,439.05
Call and short, not exceeding thirty days' loans elsewhere than in Canada on stocks, debentures, bonds and other securities, of a sufficient marketable value to cover	2,444,211.71
	\$172,897,130.97
Current loans and discounts in Canada, not otherwise included; estimated loss provided for	77,987,842.26
Current loans and discounts elsewhere than in Canada, not otherwise included; estimated loss provided for	14,439,809.95
Loans to provincial governments	637,161.09
Loans to cities, towns, municipalities and school districts	5,933,067.16
Non-current loans, estimated loss provided for	797,253.47
Liabilities of customers under acceptances and letters of credit as per contract	5,883,112.02
Mortgages on real estate sold by the bank	100,467.17
Bank premises, at not more than cost, less amounts written off	7,008,923.72
Deposit with the Minister of Finance for the security of note circulation	567,063.65
Shares of and loans to controlled companies	2,630,000.00
Other assets not included under the foregoing heads	80,015.63
	\$288,822,887.99

J. A. McLEOD, President.

H. F. PATTERSON, General Manager.

Auditors' Report to the Shareholders:

We have examined the above General Statement of Liabilities and Assets as at December 31st, 1935, and compared it with the books and the Cash Office and with the certified returns from the Branches. The Bank's necessary and cash on hand at the Cash Office and at the Toronto and Montreal Branches were confirmed by us at this date of balance on December 31st, 1935. We have obtained all the information and evidence that we have required, and in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

We report that in our opinion the above Statement discloses the true condition of the Bank and is in accordance with the books of the Bank.

J. A. McLEOD & CO.,
Chartered Accountants,
W. R. McLEOD & CO.,
Chartered Accountants,
14 Victoria Street, Toronto.

TORONTO, CANADA, 14th January, 1936.

Public Share Offering of SPLIT LAKE GOLD MINES LIMITED

(No Personal Liability)

Capitalization 4,000,000 Shares No Par Value

Split Lake Gold Mines Limited has acquired and is operating 51 claims (over 2,000 acres) in the Split Lake area on which important showings of native gold and tellurides have been discovered. The scene of the discovery is approximately 12 miles south of east from Sioux Lookout, Ontario. The property covers the strike for a length of approximately three and one-half miles.

HISTORY AND DEVELOPMENT:

The original discovery was staked in the summer of 1935 by H. L. Tyrrell. The discovery consisted of two quartz veins which occurred in a small rock exposure in what is now a central position on the property. Considerable visible gold and tellurides were exposed and high assays secured. These veins have since been traced for about 550 feet to the West and have come together, making a zone about 10 feet in width.

Meantime, three other veins have been uncovered through trenching to the south. The most southerly vein, known as No. 5, is located about 175 feet to the south of No. 1 zone. This vein consists of quartz and heavy sulphides and was traced on surface for approximately 400 feet in length showing a width of approximately 4 feet.

Nine diamond drill holes have been put down on the No. 5 vein system and all of these have cut the vein and shown greater widths than were anticipated together with encouraging and extremely consistent gold values over a length of 550 feet. The break shows widths up to 21 feet and for the most part well over 10 feet.

The first hole drilled on the No. 1 vein system gave an assay return of \$23.80 per ton in gold. Some of the heaviest free gold and tellurides so far found at Split Lake were disclosed in No. 2 vein within the past few days.

REGARDING THE DIAMOND DRILLING RESULTS:

To Date, the company's managing engineer states: "We have had very consistent values and good widths, in a most ideal geological sequence; namely, greenstone, sediments and diorite, cut by feldspar porphyry dikes."

A 2,000 foot diamond drilling contract has been completed and another contract is being carried out.

GEOLOGY:

Geological conditions are similar to those of the Porcupine area in Ontario, while the original rich surface discovery compares with the beginning of the Pickle Crow Gold Mines. Quartz porphyry intrusions and rhyolite occur in the belt of greenstone with sedimentaries also present. The favourable belt of formation extends over a great width to the west but narrows down very considerably between Split Lake and Forty Mile Lake, where the Split Lake Gold Mines Limited property is located. This in the opinion of the better known geologists, gives to the Split Lake Gold property an ideal location. Fracturing should naturally be more intense and the concentration of gold greater under this condition.

TRANSPORTATION:

The property is located seven miles east of the Canadian National Railway line which operates between Sioux Lookout and Port Arthur. It is also within seven miles of the Canadian National line to Winnipeg. A winter road has been built between the property and the railway so that heavy winter freighting can be accomplished at a very low cost. The road can also be very easily conditioned for summer use. Airplanes operate between Sioux Lookout and Split Lake, with short flying time between these points being ten minutes. When it is considered that the Howey Gold Mines, which are located over 100 miles from the railway, are conducting gold mining and milling operations at less than \$2.50 per ton it is not difficult to appreciate the importance of the location of the Split Lake Gold Mines properties.

LATEST DEVELOPMENT:

In a report dated January 14th, Mr. Donaldson states that an entirely new discovery has been made through the diamond drilling. The new vein was encountered 85 feet north of Number 1 vein and the core drawn shows 4 feet of quartz with native gold visible. This discovery is, needless to say, extremely important in that it opens the way for possible new and high-grade ore development—additional to the original veins above referred to.

Regarding this new discovery, The Northern Miner states: "This new development, in addition to the very encouraging results previously secured through diamond drilling on the original veins, naturally lends greater importance to the outlook for the property."

TITLE:

The entire group of 51 claims is held by Split Lake Gold Mines Limited under the regulations prevailing in the Province of Ontario. All cash requirements to the original property owners have been met in full.

CAPITALIZATION AND FINANCES:

SPLIT LAKE GOLD MINES LIMITED is capitalized with 4,000,000 shares. Such portion of 2,660,000 shares as may be deemed necessary and advisable have been made available for financing the development of the property.

The present offering is limited to 200,000 at 25 cents per share. A portion of this offering is still open for public subscription.

PROMINENT GEOLOGISTS, mining engineers, mining company executives and mine managers of leading Canadian gold mines have, in the aggregate, been the largest subscribers for Split Lake stock to date.

100,000 SHARES of Split Lake Gold Mines have been purchased by three individuals.

A DEAL FOR \$250,000.00 additional finances, in the form of an option agreement for shares, has been closed since the arrangements for this public offering were made. A first payment of \$125,000.00 in cash is due on or before the first day of February, 1936, following which it may be necessary to discontinue this offering or to substantially increase the offering price of the shares.

DEVELOPMENT PROGRAM:

In a report dated Jan. 9th, Mr. Donaldson, managing engineer, states: "We have now come to a point in our operations where we must consider a more extensive programme. . . ." Mr. Donaldson recommends enlargement of operations with a view toward rapid development of ore, so as to permit transportation of a mining plant and other necessary machinery and equipment for underground development over the winter road, which is now in good condition for heavy freighting.

MANAGEMENT:

The company's managing engineer, Harry L. Donaldson, is personally directing its mining operations. Mr. Donaldson was for many years identified with a number of the producing mining enterprises of Ontario and is well known as one of the most capable operators in the business.

CONCLUSION:

In a letter to the President dated December 12th, 1935, H. L. Donaldson, the Managing Engineer, states: "Regarding our Split Lake operation, I consider this bet the outstanding one of our undertakings to date, and believe the possibilities of developing an ore body are excellent. Our show in every respect is far above the average and I personally have every hope and confidence in it."

Mining Critics' Comments

H. C. Rickaby, Ontario Provincial Geologist, states in part:—

"A discovery of a substantial quartz vein was made during the summer of 1935 in the Split Lake area. The discovery is situated at the north end of the Pickle Lake area, which is a large area of greenstone and sedimentary rocks. The quartz vein is situated in a belt of greenstone and is about 10 feet wide. The quartz is mineralized and contains native gold and tellurides. The discovery is of great importance as it opens the way for possible new and high-grade ore development—additional to the original veins above referred to."

Winnipeg Free Press:—

"The discovery of the Split Lake area is a most important one. The discovery is situated in a belt of greenstone and is about 10 feet wide. The quartz is mineralized and contains native gold and tellurides. The discovery is of great importance as it opens the way for possible new and high-grade ore development—additional to the original veins above referred to."

Northern Miner:—

"Split Lake Gold Mines has now five quartz veins, paralleling and contained within 200 feet of the original find. Nos. 1 and 2 veins, it is reported from the property, on blasting show free gold and tellurides over a considerable length, while the other three veins have the gold in sulphides, which pass freely after roasting. The property is ten minutes' air hop southward from Sioux Lookout."

Mail & Empire:—

"Several important finds have been made on the claims."

Mail & Empire:—

"Split Lake Gold Mines, the pioneer operation in the Split Lake area, is attracting considerable attention to the field as a result of the high grade work recently made on its property."

Northern Miner:—

"H. L. Donaldson, who is now at the property and directing operations, reports considerable visible gold showing, and large specimens received at the head office of the company contain heavy visible gold and tellurides."

The Financial Post:—

"'35's Gift to Mining."

"HUDSON—Is the Alcona field destined to be Canada's 1935 contribution to Canada's rapidly growing list of gold fields?"

"Last year it was Sturgeon River. In previous years it was Red Lake, Pickle Lake, Long Lac, Schreiber, etc."

"The writer, the first newspaperman in this new field, revealed the find less than three weeks ago. It was after Bert Tyrrell, of Toronto, made a prospecting trip into the Sioux Lookout-Hudson area and located a rich find close to the long-dormant Alcona Gold Mines. The news was flashed to prospectors, via the grape vine route, all over Northern Ontario, and the rush was on."

Having already been heavily subscribed for, only a limited number of shares remain to be sold at 25 cents per share

Applications are being filled, as nearly as possible, in the order received, but at such time as this offering is over-subscribed the company reserves the right to allot shares, fill orders in full or in part or completely reject any order. The offering is also subject to close without notice.

SPLIT LAKE GOLD MINES LIMITED

(No Personal Liability)

OFFICERS AND DIRECTORS

HUGH C. M'RAE, President
Toronto, Ont.

HARRY L. DONALDSON, Managing Engineer
Toronto, Ont.

A. KESLO ROBERTS, Secretary-Treasurer
Toronto, Ont.

GLEN A. REA, Asst. Secretary-Treasurer
Toronto, Ont.

DANIEL I. JARVIS, Director
Thornloe, Ont.

HEAD OFFICE: 1104 BANK OF HAMILTON BLDG., TORONTO, CANADA
TELEPHONE EL. 6696

TO SPLIT LAKE GOLD MINES LIMITED,
1104 Bank of Hamilton Bldg., Toronto, Canada.

Kindly forward prospectus, managing engineer's report, map and full information on Split Lake Gold Mines Limited.

Name

Address

This contract is to provide finances for further development of the property and positively no commission is paid to any one on this contract. The Company reserves the right to reject all or any part of this order.

TO SPLIT LAKE GOLD MINES LIMITED,
Head Office: 1104 Bank of Hamilton Bldg., Toronto.

Gentlemen:

I hereby make application for _____ Shares of the Capital Stock of SPLIT LAKE GOLD MINES LIMITED, (4,000,000 shares) at 25 cents per share.

Enclosed please find the sum of _____ Dollars.

Dated this _____ day of _____, 1936.

Kindly issue and mail these shares to:

Name

Address

Witness

All Monies to be paid direct to the Company.

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H. E. PATTERSON, General Manager of the Bank of Nova Scotia, which has issued its 10th annual statement showing a substantial increase in deposits, now at an all-time high in the bank's history, and an exceptionally strong liquid position. In the face of depressed business conditions the bank made an excellent showing in respect of earnings, these being down only \$16,156 from the previous year notwithstanding an increase in taxes of \$58,363 for the year.

MINES

BY J. A. McRAE

Noranda has attained a record high rate of production. Ore resources are estimated at not far short of 30,000,000 tons.

McKenzie Red Lake is securing a large part of its output from development. The tonnage rate is soon to be increased.

Falconbridge Nickel is growing steadily in magnitude. Unofficial estimates suggest over 3,000,000 tons of ore indicated with a value of between \$50,000,000 and \$60,000,000 in this second largest nickel mine in the world.

Bralorne has accumulated a treasury surplus of close to \$900,000 and the company may go on a dividend paying basis during the second quarter of this year. Output is around \$165,000 per month.

Split Lake has intersected a new vein of three feet in width in which free gold is showing in the diamond drill core.

Lamaque Gold had 307,000 tons of \$12 ore at the end of November. So far the management has not included the extremely large tonnage of low-grade ore in the estimates.

Siscoe is now producing gold at a rate of over \$200,000 per month.

Roche Long Lac has current assets of \$94,000 and liabilities of less than \$1,000. Assets include \$82,000 cash in bank.

Flin-Flon is rushing in 4,000 tons of freight for further development of Island Falls power. This is preliminary to added expansion of Hudson Bay mining operations. Ore reserves have greatly increased during the past year.

Gunnar Gold has negotiated a loan of \$250,000 at 6 per cent. to run for two years. The company has substantial amounts of ore developed and will use the funds from the loan to complete mill erection in time to begin producing gold by about May 1.

Sullivan had an output of about \$45,000 during December.

Opemiska Copper is to begin diamond drilling this week as a part of an exploration campaign preliminary to underground development.



A. N. MITCHELL, Vice-President and General Manager of the Canada Life Assurance Company, whose annual statement shows further progress made during the year, with total assets now amounting to over \$240,000,000. Total income from all sources exceeded \$41,000,000, while over \$26,000,000 was paid to policyholders, annuitants or beneficiaries.



The Trend is Toward Stricter Formality

There is today a decided social trend to stricter formality in dress.

In acquiring your formal apparel it is of utmost importance to patronize the right tailor.

The Pine Room enjoys the patronage of a distinguished clientele.

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PINE ROOM
BAY STREET SECTION

EATON'S - COLLEGE STREET

Notice to Holders of Debentures

of the
Township of York

Township of East York Township of Scarborough Township of North York Township of Etobicoke Town of New Toronto Town of Mimico Town of Weston Town of Leaside

At the request of numerous owners of substantial amounts of debentures of the above municipalities, protective committees have been formed with a view to safeguarding the interests of holders of these bonds. Notices of the formation of the individual committees have already appeared in the press.

All members of the various committees are either owners of bonds or represent owners. All serve without remuneration.

In order that these committees may function effectively, it is necessary for a sufficient amount of all outstanding debentures to be deposited with the depositaries which, in each case, are Canadian Trust Companies, and the various committees recommend the prompt deposit of all outstanding bonds.

In the event of a reorganization or an adjustment of the debt structure being proposed during the life of a committee, the committee will not vote deposited debentures in support of such proposed plan without first communicating its recommendation to all individual Depositors, thus enabling them to express themselves in connection with the proposed plan. In the event of their non-approval, any holders, according to the terms of the agreements, will be at liberty to withdraw their debentures within twenty days from the time notice is sent.

Circulars briefly reviewing developments affecting the municipalities since the date of default and outlining the terms of the Deposit Agreements have been prepared. Copies of these and forms for the deposit of debentures, together with the personnel of any committee, will be gladly furnished upon request to the Secretary of any committee or to the depositaries. These are listed hereunder:

Township of York

Secretary, A. S. Burton, 112 King St. W., Toronto.

Depository, National Trust Co., Toronto, Hamilton or other branches.

Township of East York

Secretary, Graham Lawson, 25 King Street West, Room 1010, Toronto.

Depository, The Toronto General Trusts Corporation, Toronto, Montreal, Ottawa, Windsor or other branches.

Township of Scarborough

Secretary, N. D. Crisp, 80 King Street West, 19th Floor, Toronto.

Depository, The Trusts & Guarantee Company, Limited, Toronto, Brantford, Windsor or other branches.

Township of North York

Secretary, W. E. C. Martin, 330 University Avenue, Toronto.

Depository, The Canada Permanent Trust Company, Toronto, Woodstock, Brantford or other branches.

Township of Etobicoke

Secretary, A. S. Haydon, 15 King Street West, Toronto.

Depository, The Toronto General Trusts Corporation, Toronto, Montreal, Ottawa, Windsor or other branches.

Town of New Toronto

Secretary, A. C. Cochrane, 200 Bloor Street East, Toronto.

Depository, The Toronto General Trusts Corporation, Toronto, Montreal, Ottawa, Windsor or other branches.

Town of Mimico

Secretary, H. Vandervort, 255 Bay Street, Toronto.

Depository, The Sterling Trusts Corporation, 372 Bay Street, Toronto, or Regina.

Town of Weston

Secretary, A. W. Nurse, 255 Bay Street, Toronto.

Depository, The Canada Permanent Trust Company, Toronto, Woodstock, Brantford or other branches.

Town of Leaside

Secretary, C. H. Webb, 302 Bay Street, Toronto.

Depository, The Canada Permanent Trust Company, Toronto, Woodstock, Brantford or other branches.

